Filing at a Glance

Company:	Ability Insurance Company
Product Name:	3358 et al
State:	Virginia
TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care
Sub-TOI:	LTC05I.001 Qualified
Filing Type:	Rate
Date Submitted:	07/15/2013
SERFF Tr Num:	MDTP-129116517
SERFF Status:	Closed-Approved
State Tr Num:	MDTP-129116517
State Status:	Approved
Co Tr Num:	2013 LTC RATE INCREASE
Effective Date Requested:	On Approval
Author(s):	Beverly Toomey
Reviewer(s):	Janet Houser (primary)
Disposition Date:	09/30/2014
Disposition Status:	Approved
Effective Date:	

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

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 69.302%

Deemer Date:
Submitted By: Beverly Toomey

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 06/21/2013
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 09/30/2014
State Status Changed: 09/30/2014
Created 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 Insurance
Individual Policy Form Series: 3358, LT692, LT694

We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders when attached to the above base policy forms currently on file with your department.

All of these policy forms are guaranteed renewable long term care policy forms which are no longer being sold. These policy forms were generally sold from 1988 through 2004.

The projected lifetime claims and loss ratios for these forms are well in excess of original expectations, resulting in the requested rate increase. The attached Actuarial Memorandum contains justification for the rate increase as well as the revised premium rates.

We are requesting a 40% increase on policies with a non-lifetime benefit period and an 80% increase on policies with a lifetime benefit period. This rate increase is necessary because projected future morbidity has changed from what was anticipated when the most recent nationwide rate adjustment was requested in 2010. 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.

We will provide policyholders with options to downgrade coverage in order to help mitigate the impact of the rate increase, (including individualized options in their notification letter in all cases where the insured is not already on claim, or the policy is already at the lowest benefit period and highest elimination period). We will also provide policyholders with a toll free customer service number and let them know they can call us to discuss additional changes to their policy or ask any other questions they might have. Policyholders who choose to lapse their coverage within 120 days of the effective date of the rate increase will be provided with a contingent benefit upon lapse (nonforfeiture benefit).

Company and Contact

Filing Contact Information

Beverly Toomey, Actuarial Analyst
2800 South River Road
Suite 440
Des Plaines, IL 60018

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

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

Filing Company Information

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

Ability Insurance Company	CoCode: 71471	State of Domicile: Nebraska
1515 S. 75th Street	Group Code:	Company Type: Health
Omaha, NE 68124	Group Name:	State ID Number:
(800) 695-5976 ext. 251[Phone]	FEIN Number: 47-0520541	

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

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

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

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Janet Houser	09/30/2014	09/30/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Janet Houser	04/18/2014	04/18/2014
Info has been requested from company	Janet Houser	02/05/2014	02/05/2014
Info has been requested from company	Janet Houser	01/29/2014	01/29/2014
Info has been requested from company	Janet Houser	01/22/2014	01/22/2014
Info has been requested from company	Janet Houser	12/31/2013	12/31/2013
Disapproved	Bob Grissom	10/15/2013	10/15/2013
Disapproved	Bob Grissom	09/16/2013	09/16/2013
Disapproved	Bob Grissom	08/14/2013	08/14/2013
Disapproved	Bob Grissom	07/28/2013	07/28/2013

Response Letters

Responded By	Created On	Date Submitted
Beverly Toomey	04/21/2014	04/21/2014
Beverly Toomey	02/06/2014	02/06/2014
Beverly Toomey	01/29/2014	01/29/2014
Beverly Toomey	01/24/2014	01/24/2014
Beverly Toomey	01/15/2014	01/15/2014
Beverly Toomey	11/21/2013	11/21/2013
Beverly Toomey	09/23/2013	09/23/2013
Beverly Toomey	08/23/2013	08/23/2013
Beverly Toomey	08/13/2013	08/13/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Response to 09-12-2014 Phone Call from Janet Hauser	Beverly Toomey	09/15/2014	09/15/2014
Rate	VA 2013 Rates - MP-LT692	Beverly Toomey	04/17/2014	04/17/2014
Rate	VA 2013 Rates - MP-LT694/ML-LT694	Beverly Toomey	04/17/2014	04/17/2014
Rate	VA 2013 Rates - MP-3358	Beverly Toomey	04/17/2014	04/17/2014

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

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Response to 02-18-2014 Phone Call from Janet Hauser	Beverly Toomey	02/18/2014	02/18/2014
Rate	WITHDRAWN	Beverly Toomey	01/31/2014	02/04/2014
Supporting Document	Response to 02-03-2014 Phone Call from Janet Hauser	Beverly Toomey	02/04/2014	02/04/2014
Rate	VA 2013 Rates - MP-3358	Beverly Toomey	01/30/2014	01/30/2014
Supporting Document	L&H Actuarial Memorandum	Beverly Toomey	01/30/2014	01/30/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Revised Company Rate Information	Note To Reviewer	Beverly Toomey	04/18/2014	04/18/2014
Company Rate Information on Rate/Rule Tab.	Note To Reviewer	Beverly Toomey	04/17/2014	04/17/2014
Overall % Indicated Changed	Note To Reviewer	Beverly Toomey	01/31/2014	01/31/2014
Response to 1-30-2014 Note to Filer	Note To Reviewer	Beverly Toomey	01/30/2014	01/30/2014
Rate Schedules	Note To Filer	Janet Houser	01/30/2014	01/30/2014
Rate Schedules	Note To Filer	Janet Houser	12/31/2013	12/31/2013
Rate Summary form	Note To Filer	Janet Houser	12/31/2013	12/31/2013
Policyholder Letter	Reviewer Note	Janet Houser	06/27/2014	
Endorsement Form	Reviewer Note	Janet Houser	02/03/2014	
Actuarial Review	Reviewer Note	Bob Grissom	10/15/2013	

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

Disposition

Disposition Date: 09/30/2014
Effective Date:
Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Ability Insurance Company	288.500%	70.584%	$282,385	176	$400,073	81.585%	40.493%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	VA 2013 Rates - 3358	Withdrawn	Yes
Rate (revised)	VA 2013 Rates - LT692	Withdrawn	Yes
Rate (revised)	VA 2013 Rates - LT694	Withdrawn	Yes
Rate	VA 2013 Rates - 3358	Withdrawn	Yes
Rate	VA 2013 Rates - LT692	Withdrawn	Yes
Rate	VA 2013 Rates - LT694	Withdrawn	Yes
Rate (revised)	WITHDRAWN	Withdrawn	Yes
Rate (revised)	VA 2013 Rates - MP-LT692	Approved	Yes
Rate (revised)	VA 2013 Rates - MP-LT694/ML-LT694	Approved	Yes
Rate (revised)	VA 2013 Rates - MP-3358	Approved	Yes
Rate	VA 2013 Rates - 3358	Withdrawn	Yes
Rate	VA 2013 Rates - LT692	Withdrawn	Yes
Rate	VA 2013 Rates - LT694	Withdrawn	Yes
Rate	VA 2013 Rates - MP-3358	Withdrawn	Yes
Rate	VA 2013 Rates - MP-LT692	Withdrawn	Yes
Rate	VA 2013 Rates - MP-LT694/ML-LT694	Withdrawn	Yes
Rate	VA 2013 Rates - MP-3358	Withdrawn	Yes
Supporting Document	Certification of Compliance		Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes

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

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	VA 2013 Exhibits	Received & Acknowledged	Yes
Supporting Document	Third Party Authorization Letter	Received & Acknowledged	Yes
Supporting Document	VA Objection Response 08-13-2013	Received & Acknowledged	Yes
Supporting Document	VA Objection Response 08-23-2013	Received & Acknowledged	Yes
Supporting Document	VA Objection Response 09-23-2013	Received & Acknowledged	Yes
Supporting Document	VA Objection Response 11-21-2013	Received & Acknowledged	Yes
Supporting Document	VA Objection Response 01-15-2014	Received & Acknowledged	Yes
Supporting Document	VA Objection Response 01-24-2014	Received & Acknowledged	Yes
Supporting Document	VA Objection Response 01-29-2014	Received & Acknowledged	Yes
Supporting Document	Response to 02-03-2014 Phone Call from Janet Hauser	Received & Acknowledged	Yes
Supporting Document	VA Objection Response 2-06-2014	Received & Acknowledged	Yes
Supporting Document	Response to 02-18-2014 Phone Call from Janet Hauser	Received & Acknowledged	Yes
Supporting Document	VA Objection Response 04-21-2014	Received & Acknowledged	Yes
Supporting Document	Response to 09-12-2014 Phone Call from Janet Hauser	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes

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

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/18/2014
Submitted Date	04/18/2014
Respond By Date	

Dear Beverly Toomey,

Introduction:

As I mentioned on the phone yesterday, a new requirement has been added to our review. Attached is a NAIC's Executive/Plenary bulletin adopted on December 18, 2013. I have reviewed the filing to determine if it is or is not consistent with the bulletin. Here are our concerns:

In regards to the policyholder notice of the rate increase for pre-stabilization policies:

The bulletin requires a contingent benefit upon lapse benefit be offered to blocks of business for which the contingent benefit upon lapse is not otherwise required. Since this benefit is not bracketed in the letter, I am assuming this is the case but please verify. Please confirm for policies which have reached their twentieth duration, the company will provide the contingent benefit upon lapse without reference to the table of trigger percentages. For policies which have not reached their twentieth duration, any percentage value in excess of 100% will be reduced to 100%.

There should be clear disclosure addressing the guaranteed renewable nature of the policy and that the insured should understand that premium rates may increase again in the future. The letter states that this premium rate does not reflect any future rate increases that may occur but the disclosure regarding guaranteed renewability must be added.

Will the contingent benefit upon lapse benefit be offered at the time of each scheduled increase if the sum of all scheduled rate increases will ultimately trigger the offering of the contingent benefit upon lapse?

Please confirm this letter will be sent at least 60 days prior to the implementation of the premium rate schedule increase.

In regards to the new loss ratio standards for pre-rate-stability policy forms, please confirm compliance with the following:

- the greater of 60% or the lifetime loss ratio used in the original pricing, applied to the current rate schedule on the effective date of these new requirements; plus
-80% applied to any premium increase that is filed after the date on an individual policy form

If the company is not complying with any of the above, please explain why.

Conclusion:

We apologize for this additional delay. The state of Virginia is very sensitive to feedback and comments we are receiving from our consumers and the strong national interest focused on rate increases for this product. As a result, our reviews are requiring more time and information to evaluate the filing before recommending approval.

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

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

Sincerely,
Janet Houser

MODEL BULLETIN

DATE: [Insert Date]

TO: All Licensed Insurers Writing Long-Term Care Insurance

FROM: [Insert Name & Title]

RE: Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases

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Effective *[insert date three (3) months after issuance of this bulletin]*, the following guidelines will be used in the review of pre-rate-stability and post-rate-stability premium rate adjustment filings for long-term care insurance policies. The intent of this bulletin is to address rate increases for long-term care insurance policies currently in force, in particular pre-rate-stability policies.

For purposes of this bulletin, "rate stability" is defined as provisions contained in the 2000 NAIC Long-Term Care Insurance Model Regulation (Model 641) as adopted by [*insert state name]* on *[insert date of adoption of Section 20 et al]*. Policies with effective dates prior to *[insert rate stability adoption date]* are referred to as "pre-rate-stability" policies, and policies with effective dates on or after *[insert rate stability adoption date]* are referred to as "post-rate-stability" policies.

Drafting Note: States may need to consider whether their state rules allow these provisions to be issued as a bulletin, or whether some or all of these provisions may require adoption through other state regulatory procedures.

Actuarial Assumptions for Establishing Rate Increase Requests:

When rate adjustments are filed with the [Department] for both pre-rate-stability and post-rate-stability policy forms, it is the intent of the [Department] to work with the insurer, to the extent appropriate, to review the reasonableness of the set of assumptions by which to determine the rate increase(s) necessary to reach adequate ultimate premiums and that can be used to monitor developing experience. When disclosing assumptions to the [Department], the insurer will provide the resulting rate revision request at the same time so that the [Department] may include this in their review.

In assessing these assumptions as proposed by the insurer, the [Department] may use the services of an independent actuary and, if appropriate under state law, may charge the insurer for the costs of these services. The [Department] may also accept a review done by or for another state or states for the same or substantially the same policy form where any differences in benefits and premiums are not material and such review was completed within eighteen months of the date of the rate adjustment filing and such review substantially complies with the [Department]'s rate review standards.

The assumptions will be consistent with the following:

1. All present and accumulated values used to determine rate increases shall use the maximum valuation interest rate for contract reserves. The actuary shall disclose as part of the actuarial memorandum the use of any averages.

2. All accumulated values used to determine rate increases shall use the actual experience of the product in as close a manner to that used in the original development of rates as possible. This is not intended to preclude the inclusion of multiple policy forms into one rate increase determination if such pooling increases the credibility of the combined accumulated experience.

3. All present values calculated to determine rate increases shall use reasonable estimates of future premium payments and claims payments. Such estimates are to be part of the assumptions as anticipated above and, for post-rate-stability policies this would include a margin for moderately adverse experience, while for pre-rate-stability policies, this would be based on best estimate assumptions for the future lifetime of the policies, including potential margins.

Drafting Note: While not limiting each state's authority with respect to the approval of rate increases, the intention of the development of a set of assumptions is to increase the uniformity and fairness of premium rate schedule changes for all policyholders regardless of the state of issue of each policy or the current state of residence.

Approval of Rate Increases:

In approving rate increase requests for both pre-rate-stability policies and post-rate-stability policies consistent with the assumptions described in the section above, the [Department], with the concurrence of the insurer where such concurrence is appropriate, will determine ways in which the following may be included to benefit policyholders:

1. The [Department] may approve a single increase of the requested amount and the insurer agrees to not implement future rate increases on each subject policy for three years from the date of implementation of the rate increase for each policy form; or

2. In lieu of a single increase, the [Department] may approve a series of scheduled rate increases that are actuarially equivalent to the single amount requested by the insurer over the lifetime of the policy. The entire series would be approved at one time as part of the current rate increase filing. For pre-rate-stability policy forms, the approval includes a three-year monitoring provision similar to that currently applicable to post-rate-stability rate increases to allow modification of later increases that were not appropriate based on the experience following the initial rate increase. When determining the rate comparison for new business, forms subject to a series of increases shall not be included.

Requirement to Administer Contingent Benefit Upon Lapse:

For pre-rate-stability policies, the [Department] will require the implementation of the contingent benefit upon lapse[1] as outlined below, as a condition of approval of a rate increase for a block of business for which the contingent benefit upon lapse is not otherwise required. The contingent benefit upon lapse is already required for post-rate-stability policies.

For both pre-rate-stability and post-rate-stability policies, if the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases would ultimately trigger the offering of the contingent benefit upon lapse, the insurer will be required[2] to include contingent benefit upon lapse at the time of each scheduled increase.

For policies or certificates which have reached their twentieth duration, the [Department] may require the insurer to provide the contingent benefit upon lapse[3] without reference to the table of trigger percentages. For policies which have not reached their twentieth duration, any percentage value in excess of 100% will be reduced to 100%.

The insurer shall notify policyholders and certificate holders of the contingent benefit upon lapse when required by the [Department] in conjunction with the implementation of a rate increase.

Policyholder Notification of Premium Increase:

The insurer shall file with the [Department] the premium increase notification letter to policyholders at the time of the premium rate increase for informational purposes. The insurer shall clearly disclose to policyholders the following elements:

1. the amount of the premium rate increase requested and implementation schedule (e.g., single premium increase applied or phased in a series of premium increases);
2. available benefit reduction/rate increase mitigation actions;
3. clear disclosure addressing the guaranteed renewable nature of the policy/coverage and that the insured should understand that premium rates may increase again in the future; and
4. offer of contingent benefit upon lapse, if applicable.

Application of New Loss Ratio Standards:

The [Department] will require the insurer to limit the increase based on the use of a dual loss-ratio approach for pre-rate-stability policy forms. The recommended loss-ratio would be:

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[1] A company may provide alternative nonforfeiture benefits in lieu of the benefit required by the contingent benefit upon lapse, if approved by the [Commissioner].

[2] Any such additional requirements, with respect to contingent benefit upon lapse, shall not change the determination of whether or not a majority of policies or certificates are eligible for contingent benefit upon lapse.

[3] A company may provide alternative nonforfeiture benefits in lieu of the benefit required by the contingent benefit upon lapse, if approved by the [Commissioner].

- the greater of 60% or the lifetime loss ratio used in the original pricing, applied to the current rate schedule on the effective date of these new requirements; plus
- 80% applied to any premium increase that is filed after that date on an individual policy form; or
- 75% applied to any premium increase that is filed on a group policy form.

For post-rate-stability policy forms, the current loss-ratio standards are unchanged.

Consideration of New Approaches:

At the request of the insurer, the [Department] may also consider
other options which may be made available to insureds which may mitigate the impact of the rate increases on the insured population or alternative actuarial methodologies relating to the rate increase. The insurer shall provide an explanation and demonstration on how such methodology is actuarially justified and/or how such new mitigation option may reasonably benefit insureds. No alternative method/approach may be used until it has been accepted by the [Department].

_____
(INSERT COMMISSIONER NAME)
(INSERT COMMISSIONER TITLE)
(INSERT STATE NAME)

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

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/05/2014
Submitted Date	02/05/2014
Respond By Date	

Dear Beverly Toomey,

Introduction:

This is in reference to our telephone conversation today with Todd Moltumyr, ASA, MAAA regarding the policyholder letter. Based on our experience with consumers, the Bureau's management strongly feels the notification must include the full amount of the overall increase. The insured should be clearly informed so that he is aware of the impact of the three individual increases avoiding any potential confusion or misunderstanding.

We have suggested the letter be revised as follows:

The purpose of this letter is to notify you that the premium for the above policy is increasing _____%. This is not a premium notice; if you are a direct, paper bill mode you will receive a notice of premium due approximately 30 days before the premium is due. The _____% premium increase will be phased in over a three year period and your future premium rate(s) will be as follows:

** The Semi-Annual renewal premium rate of $1000.00 will become effective on 03/20/2014, for a percentage increase of 12.0%.*
** The Semi-Annual renewal premium rate of $1120.00 will become effective on 03/20/2015, for a percentage increase of 12.0%.*
** The Semi-Annual renewal premium rate of $1254.40 will become effective on 03/20/2016, for a percentage increase of 12.0%. Please note that this premium rate does not reflect any future rate increases that may occur.*

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

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

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/29/2014
Submitted Date	01/29/2014
Respond By Date	

Dear Beverly Toomey,

Introduction:

Thank you for the information provided in your phone message yesterday regarding the approved policy form numbers. So that the rates be be submitted for approval, the following needs to be addressed:

1) On the Rate/Rule Schedule the "affected form numbers" must match exactly the form number as approved and the rate schedule should correspond to those form numbers.

Currently, the VA 2013 Rates -3358 lists 3358, UR2038, UR2048, UR275, and UR589R. The Rate Schedule lists MP-3358, UR2038, UR2048, UR275 (A, B, C), UR589R and UR204 (C,D,E). Please reattach the rates to include the full form number for MP-3358 and ADD UR204 which agrees with the Actuarial Memorandum. Also, please verify if the UR275 was approved as UR275 or was each segment: UR275A, UR275B, and UR275C approved as separate form numbers. This is also true for UR204. If the forms were approved with a letter at the end, please indicate such when listing the affected form numbers.

Currently, the VA 2013 Rates- LT692 lists LT692, UR295, UR295C, and UR592.. Please reattach rates to include the full form number for MI-LT692.

Currently, the VA 2013 Rates - LT694 lists LT694, UR268C, UR287. The Rate Schedule lists MP-LT694, UR268, ML-LT694, and UR273. Please reattach the rates to include the full form numbers for MP-LT694 and ML-LT694, UR268, and UR273 which agrees with the Actuarial Memorandum. Also, the memorandum refers to UR-AB-287. Please include that in the Affected Form Numbers and attach the appropriate rate schedule.

2) We have reviewed your comments regarding the policyholder notification letter and understand the company's position. The revised letter will be included in our recommendation for the rate approval.

3) The Rate Summary whose audience is the consumer, may not understand the very detailed and and specific explanation provided. Since the policyholder letter is not being fully amended, we ask the Rate Summary include the suggested language regarding morbidity be added to the summary or words of similar import in a consumer friendly manner. If possible, please attach the narrative to the Rate Summary rather than as a separate attachment.

4) Please provide an updated grid of other state approvals of this rate increase.

5) Please move the revised Actuarial Memorandum submitted 1/24/14 to the L&H Actuarial Memorandum tab under Supporting Documentation.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,

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

Janet Houser

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

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/22/2014
Submitted Date	01/22/2014
Respond By Date	

Dear Beverly Toomey,

Introduction:

Thank you for your recent reply to our request for additional information and providing us with a copy of the policyholder letter. We have taken your comments regarding the letter under consideration; however, the Bureau still feels the reason for the rate increase is insufficient. The letter indicates premiums are increasing due to higher than anticipated claim payments expected over the lifetime of all policies like this one. As an indemnity policy, the benefit payment remains the same; and for that insured, it would be difficult to understand why higher claim payments would affect his policy. The Actuarial Memorandum indicates the future morbidity has changed from what was anticipated previously due to poorer experience than projected and higher pricing costs. The company also made an assumption individuals would become healthier due to advances in health care. We agree this is not that easy to put in consumer friendly terms. We suggest the following or using words of similar import:

Premium rates on your policy are being raised as a result of morbidity, or the incidence of illness in the population, being higher than initially anticipated. With a higher incidence of claims combined with the cost of care continuing to increase, premiums must be adjusted to ensure current and future claims are adequately funded.

We note the letter is on Ability Resources letterhead with a place to insert the company's name as well as at the end of signature line. Please provide us with a John Doe version that reflects Ability Insurance Company as that company.

As we previously discussed, the following is being amended to reflect a proposed rate increase of three 12% for non-lifetime benefits and three 22% increases for lifetime benefit policies:

Actuarial Memorandum
Rate Schedules
Rate Summary in a consumer friendly language

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

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

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/31/2013
Submitted Date	12/31/2013
Respond By Date	

Dear Beverly Toomey,

Introduction:

Thank you for your recent response. After further consideration, the Bureau of Insurance is willing to approve the rate increase in its entirety if phased in over a three year period. So that the rate increase may be approved, please provide the following:

1) An amended Actuarial Memorandum to reflect the implementation over a three year period. Also, please amend the certification language to state that to the best of the actuary's knowledge and judgment, the rate filing is in compliance with the applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided in accordance with 14VAC5-130-70 B 14.

2) Updated rate schedules for each time period attached to the Rate/Rule Schedule in SERFF.

3) Updated policyholder letter to state the ultimate rate increase, the premium for each time period and the specific date when such becomes effective. And after further review of the policyholder letter, we feel the second paragraph should be expanded to explain in more detail why claim payments are higher than anticipated in terms the consumer can easily understand. The letter refers to the Downgrade Option Return form. If form is not already approved, this can either be done as a separate filing or the company can amend this filing to include it. Any submitted form will need to comply with the filing requirements of Chapter 100 of the Virginia Administrative Code. If the form is already approved, please provide the form number as approved in Virginia, the SERFF tracking number and date of its approval.

4) Please complete the attached Rate Summary form. Our expectation is that the form would put into consumer friendly language a clear explanation of the justification for the rate increase. This should be fairly high level and not drill down deep into the details but at provide the assumptions and the changes that are driving the need for the increase.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

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

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	10/15/2013
Submitted Date	10/15/2013
Respond By Date	

Dear Beverly Toomey,

Introduction:

We'll continue our review upon receipt of the company's responses to the following.

Please provide the historical experience and projected future experience separately for policies with lifetime vs. limited benefit periods. The historical breakdown by experience year and issue year is not required.

Please provide a sensitivity test of the loss ratio projections where the factor used to adjust the claim costs is 1.044 rather than 1.21 (based on the Actual/Expected Analysis provided in your latest response).

Conclusion:

Sincerely,
Bob Grissom

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

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	09/16/2013
Submitted Date	09/16/2013
Respond By Date	

Dear Beverly Toomey,

Introduction:

We'll continue our review upon receipt of the company's responses to the following.

1.The actuarial memorandum states that "over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines." Please provide an actual to expected analysis for all past years where the expected is equal to 100% of the 2009 claim cost guidelines.

2.Please expand the chart in section 2 of the actuarial memorandum to show the data for Virginia policyholders split by policy form.

3.From the chart showing the rate increase history, it appears that for Form 694, Medico policyholders are paying approximately 44% higher premiums than the Ability policyholders in Virginia. Please address any inequity concerns in applying the requested rate increase of the same percentage to policyholders of both companies.

4.Please explain the difference in the projected Incurred Claims in the No Increase column vs. the W/ Rate Increase column.

5.Please explain why the indicated average rate increase in the Rate/Rule Schedule is stated to be 69.3% whereas the incurred premiums in the experience projections are only 65.2% higher.

6.Please explain why the actual earned premium in years 2010 – 2012 was significantly lower than projected in the 2010 filing.

7.The Company's 8/23/2013 response states, "The attached document details the actuarial justification for the different rate increase percentages being requested for the lifetime vs. non-lifetime benefit period policies." We were unable to locate this justification in any of the attached documents.

8.Please provide the issue date range of the policies issued in Virginia for each policy form. If any policies were issued in Virginia on or after 10/1/2003, please provide separate justification for those policies in accordance with 14VAC5-200-153.

9.As previously noted, all of the numeric information in the Rate/Rule Schedule tab under "Company Rate Information" for filing MDTP-129116517 should pertain only to the inforce policies of Ability Insurance Company and not be combined with the Medico Insurance Company policies.

Conclusion:

Sincerely,
Bob Grissom

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

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	08/14/2013
Submitted Date	08/14/2013
Respond By Date	

Dear Beverly Toomey,

Introduction:

We'll continue our review upon receipt of the company's responses to the following.

Pursuant to the requirements of 14VAC5-130-75 A 2, the interest discount rate must be consistent with that assumed in the original determination of premiums in projections. The company cannot use a lower rate because it believes that rate is consistent with the valuation interest rate that applies to most policies covered under the forms included in this filing or is also consistent with current interest rates. Please revise all applicable exhibits accordingly.

As previously advised, each form to which the rate filing applies, should be listed separately in the "Rate/Rule Schedule" section of the filing, stating the amount of the proposed rate increase and attaching its proposed rate schedule. This includes any applicable rider forms. Please confirm that the company has complied with this requirement.

Regarding the company's response #15, please provide calculations that support the percentages stated.

The company is proposing a 40% increase on policies with a non-lifetime benefit period and an 80% increase on policies with a lifetime benefit period. Please confirm that it has included exhibits and detailed actuarial data that support both changes and not simply exhibits supporting an average 69.302% rate increase.

Please provide a copy of the policyholder notification letter that the company intends to send to all affected policyholders if the proposed rate increase is approved.

Please explain why the company rate information is exactly the same for both the Ability (SERFF # MDTP-129116517) and Medico (SERFF # MDTP-129116516) filings. Even though we understand that the company is combining the experience of the two blocks, the information in the company rate information should be specific to each applicable company.

Please advise why over 95% of the policies once covered by Medico Insurance Company have since novated over to Ability Insurance Company.

If approved, will the company consider phasing in the rate increase over a three year period?

Please discuss the impact on solvency if the company does not receive the full requested rate increase requested from all states.

Conclusion:

Sincerely,
Bob Grissom

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

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	07/28/2013
Submitted Date	07/28/2013
Respond By Date	

Dear Beverly Toomey,

Introduction:

Prior to reviewing the company's filing, please ensure that it includes the following information. We'll continue our review upon receipt of the company's responses. Let me know if you have any questions.

All information required by 14 VAC 5-130-70 is provided based on the national and Virginia only experience separately.

Justification provided for all assumptions used in the projections.

An actual to expected analysis based on the original filing and, if applicable, on the projected experience in the prior filing.

The lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is less than that originally anticipated.

Experience exhibits that include the earned premiums, paid claims, incurred claims and loss ratio for each calendar year from the date of the forms' inception through the most recent date that information is available; and, separate exhibits, and projections thereof, provided based on the Virginia only and national data.

Projections should be based on the discount rate assumed in the original determination of the premiums stated.

Each form to which the rate filing applies, should be listed separately in the "Rate/Rule Schedule" section of the filing, stating the amount of the proposed rate increase and attaching its proposed rate schedule.

If prior rate increase has been approved for the forms in the filing, an explanation as to why an additional rate increase is needed and a comparison of the differences in the assumptions used in the prior filing with those actually experienced included.

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

Sufficient detail or documentation provided so that any projections can be recreated. Where applicable, excel files should be provided that show all calculations if available.

Advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.

An explanation of what steps has the company taken to minimize rate increases on this block of business?

Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected.

Explain if it is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.

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

Provide the anticipated future loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated future earned premium.

An explanation of and support for the statement that "This rate increase is necessary because projected future morbidity has changed from what was anticipated when the most recent nationwide rate adjustment was requested in 2010."

Advise if the company addressed concerns raised in the prior rate filing.

Conclusion:

Sincerely,
Bob Grissom

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/21/2014
Submitted Date	04/21/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Objection Response 04-21-2014
Comments:	
Attachment(s):	VA Response 4-21-2014.pdf Sample Rate Increase Notification Letter - Draft 4-21-2014 - Sample Letter for Multiple Preapproved Rate Increases - John Doe.pdf

Conclusion:

Sincerely,
Beverly Toomey

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/06/2014
Submitted Date	02/06/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Objection Response 2-06-2014
Comments:	
Attachment(s):	VA Response 2-6-2014.pdf Sample Rate Increase Notification Letter - Draft 2-6-2014 - Sample Letter for Multiple Preapproved Rate Increases - John Doe.pdf

Conclusion:

Sincerely,
Beverly Toomey

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/29/2014
Submitted Date	01/29/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab. As requested, I have changed some of the Affected Form Numbers on the Rate/Rule Schedule Tab and I have also reattached the rate sheets.

Changed Items:

No Form Schedule items changed.

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

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA 2013 Rates - MP-3358	MP-3358, UR2038, UR2048, UR275A, UR275B, UR275C, UR204, UR589R	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 3358 - 1st.pdf, Rate Sheets 2013 - 3358 - 2nd.pdf, Rate Sheets 2013 - 3358 - 3rd.pdf,	01/29/2014 By: Beverly Toomey
2	VA 2013 Rates - MP-LT692	MP-LT692, UR295, UR295C, UR592	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 692 - 1st.pdf, Rate Sheets 2013 - 692 - 2nd.pdf, Rate Sheets 2013 - 692 - 3rd.pdf,	01/29/2014 By: Beverly Toomey
3	VA 2013 Rates - MP-LT694/ML-LT694	MP-LT694, ML-LT694, UR268, UR273, UR-AB-287	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 694 - 1st.pdf, Rate Sheets 2013 - 694 - 2nd.pdf, Rate Sheets 2013 - 694 - 3rd.pdf,	01/29/2014 By: Beverly Toomey

Supporting Document Schedule Item Changes

Satisfied - Item:	VA Objection Response 01-29-2014
Comments:	
Attachment(s):	VA Response 1-29-2014.pdf Rate Summary - AIC.pdf 2013 Rate Increase Status for State Filings 01-29-2014.pdf

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Objection Response 01-29-2014
Comments:	
Attachment(s):	VA Response 1-29-2014.pdf Rate Summary - AIC.pdf 2013 Rate Increase Status for State Filings 01-29-2014.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Rate Increase 2013 memo - Virginia - Revised 1-23-2014.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Rate Increase 2013 memo - Virginia.pdf*

Conclusion:

Sincerely,
Beverly Toomey

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/24/2014
Submitted Date	01/24/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab. Revised rate sheets are attached on the Rate/Rule Schedule Tab.

Changed Items:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA 2013 Rates - 3358	3358, UR2038, UR2048, UR275, UR589R	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 3358 - 1st.pdf, Rate Sheets 2013 - 3358 - 2nd.pdf, Rate Sheets 2013 - 3358 - 3rd.pdf,	01/24/2014 By: Beverly Toomey
2	VA 2013 Rates - LT692	LT692, UR295, UR295C, UR592	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 692 - 1st.pdf, Rate Sheets 2013 - 692 - 2nd.pdf, Rate Sheets 2013 - 692 - 3rd.pdf,	01/24/2014 By: Beverly Toomey
3	VA 2013 Rates - LT694	LT694, UR268C, UR287	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 694 - 1st.pdf, Rate Sheets 2013 - 694 - 2nd.pdf, Rate Sheets 2013 - 694 - 3rd.pdf,	01/24/2014 By: Beverly Toomey

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Objection Response 01-24-2014
Comments:	
Attachment(s):	VA Response 1-24-2014.pdf Rate Increase 2013 memo - Virginia - Revised 1-23-2014.pdf Sample Rate Increase Notification Letter - Draft 1-24-2014 - Sample Letter for Multiple Preapproved Rate Increases - John Doe.pdf

Conclusion:

Sincerely,
Beverly Toomey

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/15/2014
Submitted Date	01/15/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Objection Response 01-15-2014
Comments:	
Attachment(s):	VA Response 1-15-2014.pdf Rate Increase 2013 memo - Virginia - Revised.pdf Rate Summary - AIC.pdf Key Drivers of Need for Rate Increase.pdf Sample Rate Increase Notification Letter - Draft 11-8-2013 - Sample Letter for Multiple Preapproved Rate Increases.pdf Benefit Adjustment Rider - Form VA 012011 - Ability.pdf

Conclusion:

Sincerely,
Beverly Toomey

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/21/2013
Submitted Date	11/21/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Objection Response 11-21-2013
Comments:	
Attachment(s):	VA Response 11-21-2013.pdf Experience for Lifetime vs Non-Lifetime Benefit Periods Thru 9-30-13.xlsx Projection - NW - 2013 Rate Increase Filing - Sensitivity Testing for VA Obj Response - Excel.xlsx Actuarial Justification for Larger Rate Increase on Lifetime Benefit Period Plans.pdf

Conclusion:

Sincerely,
Beverly Toomey

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/23/2013
Submitted Date	09/23/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab. Also, I have submitted a Post Submission update with the revised Company Rate Information on the Rate/Rule Schedule Tab.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Objection Response 09-23-2013
Comments:	
Attachment(s):	VA Response 9-23-2013.pdf AE Study for All Years.pdf Actuarial Justification for Larger Rate Increase on Lifetime Benefit Period Plans.pdf

Conclusion:

Sincerely,
Beverly Toomey

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/23/2013
Submitted Date	08/23/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab. Also, I have added the Rider Form Numbers to the Rate/Rule Schedule Tab under the "Affected Form Numbers" section.

Changed Items:

No Form Schedule items changed.

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

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA 2013 Rates - 3358	3358, UR2038, UR2048, UR275, UR589R	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 3358.pdf,	08/23/2013 By: Beverly Toomey
Previous Version						
1	*VA 2013 Rates - 3358*	*3358*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *69.302*	*Rate Sheets 2013 - 3358.pdf,*	*07/15/2013* *By: Beverly Toomey*
2	VA 2013 Rates - LT692	LT692, UR295, UR295C, UR592	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 692.pdf,	08/23/2013 By: Beverly Toomey
Previous Version						
2	*VA 2013 Rates - LT692*	*LT692*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *69.302*	*Rate Sheets 2013 - 692.pdf,*	*07/15/2013* *By: Beverly Toomey*
3	VA 2013 Rates - LT694	LT694, UR268C, UR287	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 694.pdf,	08/23/2013 By: Beverly Toomey
Previous Version						
3	*VA 2013 Rates - LT694*	*LT694*	*Revised*	*Previous State Filing Number:* *Percent Rate Change*	*Rate Sheets 2013 - 694.pdf,*	*07/15/2013* *By: Beverly Toomey*

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

Rate/Rule Schedule Item Changes

				Request: 69.302		

Supporting Document Schedule Item Changes

Satisfied - Item:	VA Objection Response 08-23-2013
Comments:	
Attachment(s):	VA Response 8-23-2013.pdf NW Projections - Interest Rates.pdf Sample Rate Increase Notification Letter - 07242013.pdf

Conclusion:

Sincerely,
Beverly Toomey

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/13/2013
Submitted Date	08/13/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Objection Response 08-13-2013
Comments:	
Attachment(s):	VA Response 8-13-2013.pdf Lapse Study 2010-2012 - Incl Partial Lapses Due to NF and Downgrades.xlsx Nationwide Experience Thru 12-31-12.xls Nationwide Experience by Issue Year Thru 12-31-12.xls Virginia Experience Thru 12-31-12.xls Virginia Experience by Issue Year Thru 12-31-12.xls Projection - NW - 2013 Rate Increase Filing - Excel.xls Projection Comparisons 2010-2013 - Filing - Excel.xls 2013 Rate Increase Status for State Filings.pdf

Conclusion:

Sincerely,
Beverly Toomey

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

Amendment Letter

Submitted Date: 09/15/2014

Comments:

Please see our response to the 09-12-2014 phone call from Janet Hauser on the Supporting Documentation Tab.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 09-12-2014 Phone Call from Janet Hauser
Comments:	
Attachment(s):	VA Response 9-15-2014.pdf Sample Rate Increase Letter for Multiple Pre-Approved Increases - Sample Letter for Virginia.pdf

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

Amendment Letter

Submitted Date: 04/17/2014

Comments:

As requested in our 4/17 phone conversation, I have submitted a Post Submission Update with the revised Company Rate Information on the Rate/Rule Schedule Tab. I have also changed the Percent Rate Change Request information shown in the Rate Schedule Section to match the percentage shown in the Company Rate Information Section. In addition, I have included the 2010 LTC Rate Increase State/SERFF Filing Number in the Rate Schedule Section.

Changed Items:

No Form Schedule Items Changed.

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

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA 2013 Rates - MP-LT692	MP-LT692, UR295, UR295C, UR592	Revised	Previous State Filing Number: MDTP-126732393 Percent Rate Change Request: 70.584	Rate Sheets 2013 - 692 - 1st.pdf, Rate Sheets 2013 - 692 - 2nd.pdf, Rate Sheets 2013 - 692 - 3rd.pdf,	04/17/2014 By:
Previous Version						
1	*VA 2013 Rates - MP-LT692*	*MP-LT692, UR295, UR295C, UR592*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 69.302*	*Rate Sheets 2013 - 692 - 1st.pdf, Rate Sheets 2013 - 692 - 2nd.pdf, Rate Sheets 2013 - 692 - 3rd.pdf,*	*01/29/2014 By: Beverly Toomey*
2	VA 2013 Rates - MP-LT694/ML-LT694	MP-LT694, ML-LT694, UR268, UR273, UR-AB-287	Revised	Previous State Filing Number: MDTP-126732393 Percent Rate Change Request: 70.584	Rate Sheets 2013 - 694 - 1st.pdf, Rate Sheets 2013 - 694 - 2nd.pdf, Rate Sheets 2013 - 694 - 3rd.pdf,	04/17/2014 By:
Previous Version						
2	*VA 2013 Rates - MP-LT694/ML-LT694*	*MP-LT694, ML-LT694, UR268, UR273, UR-AB-287*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 69.302*	*Rate Sheets 2013 - 694 - 1st.pdf, Rate Sheets 2013 - 694 - 2nd.pdf, Rate Sheets 2013 - 694 - 3rd.pdf,*	*01/29/2014 By: Beverly Toomey*
3	VA 2013 Rates - MP-3358	MP-3358, UR2038, UR2048, UR275A, UR275B, UR275C, UR589R	Revised	Previous State Filing Number: MDTP-126732393 Percent Rate Change Request: 70.584	Rate Sheets 2013 - 3358 - 1st.pdf, Rate Sheets 2013 - 3358 - 2nd.pdf, Rate Sheets 2013 - 3358 - 3rd.pdf,	04/17/2014 By:
Previous Version						
3	*VA 2013 Rates - MP-3358*	*MP-3358, UR2038, UR2048, UR275A, UR275B, UR275C, UR589R*	*Revised*	*Previous State Filing Number: Percent Rate Change*	*Rate Sheets 2013 - 3358 - 1st.pdf, Rate Sheets 2013 - 3358 - 2nd.pdf, Rate Sheets*	*01/30/2014 By:*

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

Rate/Rule Schedule Item Changes

				Request: 69.302	2013 - 3358 - 3rd.pdf,	

No Supporting Documents Changed.

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

Amendment Letter

Submitted Date: 02/18/2014

Comments:

Please see our response to the 02-18-2014 phone call from Janet Hauser on the Supporting Documentation Tab.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 02-18-2014 Phone Call from Janet Hauser
Comments:	
Attachment(s):	Rate Summary - AIC.pdf

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

Amendment Letter

Submitted Date: 02/04/2014

Comments:

Please see our response to the 02-03-2014 phone call from Janet Hauser on the Supporting Documentation Tab.

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	WITHDRAWN	MP-3358, UR2038, UR2048, UR275A, UR275B, UR275C, UR204, UR589R	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302		02/04/2014 By:
Previous Version						
1	*VA 2013 Rates - MP-3358*	*MP-3358, UR2038, UR2048, UR275A, UR275B, UR275C, UR204, UR589R*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *69.302*	*Rate Sheets 2013 - 3358 - 1st.pdf, Rate Sheets 2013 - 3358 - 2nd.pdf, Rate Sheets 2013 - 3358 - 3rd.pdf,*	*01/29/2014* *By: Beverly Toomey*

Supporting Document Schedule Item Changes

Satisfied - Item:	Response to 02-03-2014 Phone Call from Janet Hauser
Comments:	
Attachment(s):	VA Response 2-4-2014.pdf Sample Rate Increase Notification Letter - Draft 2-4-2014 - Sample Letter for Multiple Preapproved Rate Increases - John Doe.pdf

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

Amendment Letter

Submitted Date: 01/30/2014

Comments:

Revised files are attached.

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA 2013 Rates - MP-3358	MP-3358, UR2038, UR2048, UR275A, UR275B, UR275C, UR589R	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 3358 - 1st.pdf, Rate Sheets 2013 - 3358 - 2nd.pdf, Rate Sheets 2013 - 3358 - 3rd.pdf,	01/30/2014 By:

Supporting Document Schedule Item Changes

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Rate Increase 2013 memo - Virginia - Revised 1-30-2014.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Rate Increase 2013 memo - Virginia - Revised 1-23-2014.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Rate Increase 2013 memo - Virginia.pdf*

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

Note To Reviewer

Created By:

Beverly Toomey on 04/18/2014 08:13 AM

Last Edited By:

Bob Grissom

Submitted On:

05/24/2020 03:26 PM

Subject:

Revised Company Rate Information

Comments:

Attached is the revised company rate information on the Rate/Rule Tab. As I mentioned yesterday, I forgot to change the Written Premium Change for This Program number for Ability. I apologize for any inconvenience.

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

Note To Reviewer

Created By:

Beverly Toomey on 04/17/2014 01:51 PM

Last Edited By:

Bob Grissom

Submitted On:

05/24/2020 03:26 PM

Subject:

Company Rate Information on Rate/Rule Tab.

Comments:

I will need to resubmit a Revised Post Submission Update for Ability to replace the one that I just sent to you. I inadvertently forgot to update the Written Premium Change. I apologize for any inconvenience.

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

Note To Reviewer

Created By:

Beverly Toomey on 01/31/2014 02:54 PM

Last Edited By:

Bob Grissom

Submitted On:

05/24/2020 03:26 PM

Subject:

Overall % Indicated Changed

Comments:

We have changed the Overall % Indicated Change to 288.5%. We derived this percentage by applying the maximum rate increase that would be allowed under the recently adopted NAIC Model Bulletin with regard to the Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases. Under this bulletin, insurers are required to limit the increase based on the use of a dual loss-ratio approach for pre-rate-stability policy forms. The recommended loss-ratio would be:

• the greater of 60% or the lifetime loss ratio used in the original pricing, applied to the current rate schedule on the effective date of these new requirements; plus
• 80% applied to any premium increase that is filed after that date on an individual policy form; or
• 75% applied to any premium increase that is filed on a group policy form.

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

Note To Reviewer

Created By:

Beverly Toomey on 01/30/2014 11:15 AM

Last Edited By:

Bob Grissom

Submitted On:

05/24/2020 03:26 PM

Subject:

Response to 1-30-2014 Note to Filer

Comments:

We are not 100% certain how Rider UR204 (UR204C, UR204D, UR204E) was originally filed and approved since we do not have the original filing. However, there are no longer any inforce policies with Rider UR204 attached so we have decided to remove the rates from our rate sheets. I have removed Rider 204 from the Affected Form Numbers and attached revised rate sheets for Form 3358 on the Rate/Rule Schedule Tab.

A revised Rate Memorandum with Rider UR204 removed is attached on the Supporting Documentation Tab.

There is a factor at the bottom of the MP-LT694/ML-LT694 rate sheets for Rider UR-AB-287.

Also, we have decided to leave the explanation wording on the Rate Summary the same as we previously submitted on 1-29-2014.

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

Note To Filer

Created By:

Janet Houser on 01/30/2014 07:42 AM

Last Edited By:

Bob Grissom

Submitted On:

05/24/2020 03:26 PM

Subject:

Rate Schedules

Comments:

I apologize if I'm not clear regarding what is needed for the rate schedules. The policy form numbers must match exactly as to how the form was approved. I am assuming that because the UR275 form attached to policy MP-3358 has now been listed as UR275A, UR275B and UR275C, this is how the forms were approved and the same should hold true for form UR204 which was listed in the rate attachment as UR204C, UR204D, and UR204E. If that is the case, please amend the Rate/Rule Schedule accordingly.

I also note that UR-AB-287 was added to the Rate/Rule Schedule with policy form MP-LT694. We asked this be added because the Actuarial Memorandum referred to this form. We note, however, there are no rates included for this form. If there are no rates associated with this form, please remove it from the affected form numbers.

Thank you for the changes made to the Rate Summary. It was not our intention, however, for the company to remove the explanation had provided. We simply suggested additional wording be added.

If you have any questions, please feel free to call me at 804-371-9390.

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

Note To Filer

Created By:

Janet Houser on 12/31/2013 08:27 AM

Last Edited By:

Bob Grissom

Submitted On:

05/24/2020 03:26 PM

Subject:

Rate Schedules

Comments:

There appears to be inconsistencies between the Actuarial Memorandum and the Rate Schedules:

Under item 3. Benefits in the Actuarial Memorandum there are rider forms UR2038, UR2048, UR275 and UR589R available with policy form 3358. The rate attachment include UR204.

The rate schedule includes under Policy Form LT692 the riders UR295, UR295C, and UR592; however, the memorandum does not refer to these policy forms.

The memorandum indicates riders forms UR268C and UR287 are available under policy form LT694. The rate schedule includes UR268 and UR273.

Please explain the discrepancies and amend the actuarial memorandum and/or rate schedule to resolve these inconsistencies.

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

Note To Filer

Created By:

Janet Houser on 12/31/2013 07:44 AM

Last Edited By:

Bob Grissom

Submitted On:

05/24/2020 03:26 PM

Subject:

Rate Summary form

Comments:

I apologize I did not attach this to the objection letter. Please let me know if you have any questions,

Janet Houser
804-371-9390

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

(Projected) Number of Insureds Affected:

New Rates

Average Annual Premium Per Member:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Plans Affected
(The Form Number and "Product Name")

Form#	**"Product Name"(if applicable)**

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

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

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

Reviewer Note

Created By:

Janet Houser on 06/27/2014 02:35 PM

Last Edited By:

Janet Houser

Submitted On:

09/30/2014 07:33 AM

Subject:

Policyholder Letter

Comments:

Consumer Services approved 6.27.14

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

Reviewer Note

Created By:

Janet Houser on 02/03/2014 06:43 AM

Last Edited By:

Janet Houser

Submitted On:

09/30/2014 07:33 AM

Subject:

Endorsement Form

Comments:

approved 4.21.11 MDTP-126732393

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

Reviewer Note

Created By:

Bob Grissom on 10/15/2013 10:29 AM

Last Edited By:

Janet Houser

Submitted On:

09/30/2014 07:33 AM

Subject:

Actuarial Review

Comments:

Actuarial review requested 08/25/2013, 10/09/2013 & 12/15/2013

approve 12.16.13

approved 3 year implementation 1.31.14

correction to overall rate impact 9.16.14

9.25.14 - recommendation amended to include NAIC bulletin compliance

ACTUARIAL RESOURCES CORPORATION
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October 14, 2013

Mr. Bob Grissom
Supervisor, Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Ability Insurance Company**
SERFF Tracking # MDTP-129116517
Policy Forms 3358, 692, 694

Dear Bob:

At your request, we have continued our review of the filing for the above captioned submission from Ability Insurance Company (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for Individual Long Term Care Insurance plans written under policy forms 3358, 692 and 694 along with associated riders. These policy forms are no longer available for sale in Virginia.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") request additional information as follows:

1. Please provide the historical experience and projected future experience separately for policies with lifetime vs. limited benefit periods. The historical breakdown by experience year and issue year is not required.
2. Please provide a sensitivity test of the loss ratio projections where the factor used to adjust the claim costs is 1.044 rather than 1.21 (based on the Actual/Expected Analysis provided in your latest response).

Once this information is received, we can continue our review.

Analysis

The Company has submitted a rate increase request ranging from 40% for limited benefit periods to 80% for unlimited benefit periods with an average increase of 69.3%. The Company has confirmed that all policies were issued under these policy forms prior to 10/1/2003 and therefore not subject to the rate stability regulations. The Company has

provided all of the certifications required by 14VAC5-200-150 in support of their request for a rate increase.

The Company previously noted that it had modified its assumptions for future claim costs based on the 2009 Milliman Claim Cost Guidelines modified by their historical experience over the last three years. In response to our previous review, the Company supplied a historical A/E analysis vs. the 2009 Milliman Claim Cost Guidelines. This analysis showed the following A/E ratios:

Time period	**A/E Ratio**
2010-2012 (last 3 years)	1.21
2008-2012 (last 5 years)	1.14
2003-2012 (last 10 years)	1.06
1988-2012 (all years)	1.044

This data shows that the experience of the last three years, which the Company has used as a basis for its future experience projections, has been the worst of the historic experience. As a sensitivity test, we have requested that the Company provide projections utilizing the lower factor of 1.044 for future claims.

We have reviewed the documentation provided to support the different increase amounts for lifetime vs. limited benefit periods. While this documentation appears to support the difference in requested rate increases, we would also like to review the loss ratio projections split out by benefit period.

The Company confirmed that the previous rate increases approved in Virginia for Medico differ from those approved for Ability, but has stated that they prefer not to implement any additional increase for the 6 Ability policyholders under form LT694. We believe that this discrepancy is immaterial to the projections.

All other questions raised in our previous review have been addressed or explained by the Company in a satisfactory manner.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

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

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

cc: John MacBain

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September 9, 2013

Mr. Bob Grissom
Supervisor, Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Ability Insurance Company**
SERFF Tracking # MDTP-129116517
Policy Forms 3358, 692, 694

Dear Bob:

At your request, we have reviewed the filing for the above captioned submission from Ability Insurance Company (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for Individual Long Term Care Insurance plans written under policy forms 3358, 692 and 694 along with associated riders. These policy forms are no longer available for sale in Virginia.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") request additional information as follows:

1. The actuarial memorandum states that "over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines." Please provide an actual to expected analysis for all past years where the expected is equal to 100% of the 2009 claim cost guidelines.
2. Please expand the chart in section 2 of the actuarial memorandum to show the data for Virginia policyholders split by policy form.
3. From the chart showing the rate increase history, it appears that for Form 694, Medico policyholders are paying approximately 44% higher premiums than the Ability policyholders in Virginia. Please address any inequity concerns in applying the requested rate increase of the same percentage to policyholders of both companies.
4. Please explain the difference in the projected Incurred Claims in the No Increase column vs. the W/ Rate Increase column.
5. Please explain why the indicated average rate increase in the Rate/Rule Schedule is stated to be 69.3% whereas the incurred premiums in the experience projections are only 65.2% higher.
6. Please explain why the actual earned premium in years 2010 – 2012 was significantly lower than projected in the 2010 filing.
7. The Company's 8/23/2013 response states, "The attached document details the actuarial justification for the different rate increase percentages being requested for the lifetime vs.

non-lifetime benefit period policies." We were unable to locate this justification in any of the attached documents.

8. Please provide the issue date range of the policies issued in Virginia for each policy form. If any policies were issued in Virginia on or after 10/1/2003, please provide separate justification for those policies in accordance with 14VAC5-200-153.
9. As previously noted, all of the numeric information in the Rate/Rule Schedule tab under "Company Rate Information" for filing MDTP-129116517 should pertain only to the inforce policies of Ability Insurance Company and not be combined with the Medico Insurance Company policies.

Once this information is received, we can continue our review.

Analysis

The Company has submitted a rate increase request ranging from 40% for limited benefit periods to 80% for unlimited benefit periods with an average increase of 69.3%. The Company has provided all of the certifications required by 14VAC5-200-150 in support of their request for a rate increase. However, in reviewing the submission, we have several areas where we feel that more detail is required.

The Company has modified its assumptions for future claim costs based on the 2009 Milliman Claim Cost Guidelines modified by their historical experience over the last three years. We believe that additional historical data should be reviewed in developing the modification factors and have therefore requested that the Company provide historical A/E analysis vs. the 2009 Milliman Claim Cost Guidelines.

The premium history chart in section 6 of the actuarial memorandum shows that the previous rate increases approved in Virginia for Medico differ from those approved for Ability. Since the Company is combining the experience of these two companies for purposes of this rate increase request, we feel that this issue should be addressed.

As part of the review, we recalculated the loss ratio projections using the data supplied by the Company and, as a result, a couple of questions were raised. The first relates to the difference in incurred claims projections with and without the increase. This could possibly be related to waiver of premium claims, but we have asked the Company to provide an explanation. The other item relates to the difference in projected premiums. In years 2016 and beyond, the earned premiums are projected to be 65.2% higher after the increase. However, the filing indicates the average rate increase is 69.3%, so we have asked for clarification.

Another experience exhibit provided by the Company showed the actual claims and premiums for the years 2010-2012 compared to the projected values for those years from the 2010 rate increase filing. While the actual claims are approximately 11% higher than projected, the premiums are about 15% lower than projected. We would like the Company to provide an explanation of why the premiums were significantly lower than projected.

Since the Company has requested increases which vary by length of benefit period, some documentation should be submitted to support the different increase amounts. Though this was noted in the Bureau's previous objection and the Company stated that such documentation was included, we were unable to locate the information in the SERFF record.

While no mention was made in the filing of the rate-stability regulations, we could not locate the issue dates for these policies, so we have asked the Company to verify that none were issued after 9/30/2003.

Also as previously noted by the Bureau, the information related to premiums and premium increases on the Rate/Rule Schedule should be only for the company covered under this particular filing and not the combined total of the two companies.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

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

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

cc: John MacBain

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December 16, 2013

Mr. Bob Grissom
Supervisor, Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Ability Insurance Company**
SERFF Tracking # MDTP-129116517
Policy Forms 3358, 692, 694

Dear Bob:

At your request, we have continued our review of the filing for the above captioned submission from Ability Insurance Company (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for Individual Long Term Care Insurance plans written under policy forms 3358, 692 and 694 along with associated riders. These policy forms are no longer available for sale in Virginia.

Recommendation

After review of the Company's submission, we believe that the Company has provided all of the information required by 14VAC5-200-150 and that the information provided sufficiently demonstrates that the benefits are deemed reasonable in relation to premiums pursuant to 14VAC5-150.B. We therefore recommend that the Virginia SCC Bureau of Insurance (the "Bureau") approve the proposed rates.

Analysis

The Company has submitted a rate increase request ranging from 40% for limited benefit periods to 80% for unlimited benefit periods with an average increase of 69.3%. The Company has confirmed that all policies were issued under these policy forms prior to 10/1/2003 and therefore not subject to the rate stability regulations. The Company has provided all of the certifications required by 14VAC5-200-150 in support of their request for a rate increase.

The Company provided the sensitivity tests requested with the lower claims factor and the loss ratios were as follows:

Time period	**Future Loss Ratio**	**Lifetime Loss Ratio**
With 1.21 claims factor	146.4%	82.2%
With 1.044 claims factor	135.4%	79.6%
Considering Active Life Rsv	74.6%	

All of the above ratios are in excess of the minimum loss ratio of 60%.

The Company was unable to provide a full projection of the lifetime and non-lifetime benefit periods separately due to systems constraints, but the recent experience from 2010-2013 shows a higher actual to expected ratio for the lifetime benefit plans, which is consistent with the request for a larger increase on the lifetime benefit plans.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

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

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

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January 31, 2014

Mr. Bob Grissom
Supervisor, Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Ability Insurance Company**
SERFF Tracking # MDTP-129116517
Policy Forms 3358, 692, 694

Dear Bob:

At your request, we have continued our review of the filing for the above captioned submission from Ability Insurance Company (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for Individual Long Term Care Insurance plans written under policy forms 3358, 692 and 694 along with associated riders. These policy forms are no longer available for sale in Virginia.

Recommendation

After review of the Company's submission, we believe that the Company has provided all of the information required by 14VAC5-200-150 and that the information provided sufficiently demonstrates that the benefits are deemed reasonable in relation to premiums pursuant to 14VAC5-150.B. We therefore recommend that the Virginia SCC Bureau of Insurance (the "Bureau") approve the proposed rates.

Analysis

The Company has submitted a rate increase request that varies by benefit period. Policies with limited benefit periods will receive an increase of 12% per year for three years, for a total of 40.5%. Policies with unlimited benefit periods will receive an increase of 22% per year for three years, for a total of 81.5%. The average increase for all policies is 69.3%. The Company has confirmed that all policies were issued under these policy forms prior to 10/1/2003 and therefore not subject to the rate stability regulations. As discussed in previous reviews, the Company has provided all of the certifications and demonstrations required by 14VAC5-200-150 in support of their request for a rate increase.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

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

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
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September 16, 2014

Mr. Bob Grissom
Supervisor, Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Ability Insurance Company**
SERFF Tracking # MDTP-129116517
Policy Forms 3358, 692, 694

Dear Bob:

At your request, we have continued our review of the filing for the above captioned submission from Ability Insurance Company (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for Individual Long Term Care Insurance plans written under policy forms 3358, 692 and 694 along with associated riders. These policy forms are no longer available for sale in Virginia.

Recommendation

After review of the Company's submission, we believe that the Company has provided all of the information required by 14VAC5-200-150 and that the information provided sufficiently demonstrates that the benefits are deemed reasonable in relation to premiums pursuant to 14VAC5-150.B. We therefore recommend that the Virginia SCC Bureau of Insurance (the "Bureau") approve the proposed rates.

Analysis

The Company has submitted a rate increase request that varies by benefit period. Policies with limited benefit periods will receive an increase of 12% per year for three years, for a total of 40.5%. Policies with unlimited benefit periods will receive an increase of 22% per year for three years, for a total of 81.6%. The average increase for all policies is 70.6%. The Company has confirmed that all policies were issued under these policy forms prior to 10/1/2003 and therefore not subject to the rate stability regulations. As discussed in previous reviews, the Company has provided all of the certifications and demonstrations required by 14VAC5-200-150 in support of their request for a rate increase.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

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

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

September 25, 2014

Mr. Bob Grissom
Supervisor, Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Ability Insurance Company**
SERFF Tracking # MDTP-129116517
Policy Forms 3358, 692, 694

Dear Bob:

At your request, we have continued our review of the filing for the above captioned submission from Ability Insurance Company (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for Individual Long Term Care Insurance plans written under policy forms 3358, 692 and 694 along with associated riders. These policy forms are no longer available for sale in Virginia.

Recommendation

After review, we believe that the Company is in compliance with the requirements laid out in the LTC Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013 ("Model Bulletin").

Analysis

The analysis for this memo was limited to compliance with the Model Bulletin. The Company's April 21, 2014 memo responded to inquiries from the Virginia SCC Bureau of Insurance (the "Bureau") related to the Model Bulletin.

The Company confirmed that they were offering contingent benefit upon lapse to all policyholders, regardless of the amount of increase, except the three Virginia policyholders which were eligible for a return of premium benefit upon lapse.

The Company is also making additional disclosures to the policyholders regarding the guaranteed renewable nature of the contract and what that means.

Finally, the new dual loss ratio standards are met with the requested rate increases with a lifetime loss ratio projection of 79.6%.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

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

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

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

Post Submission Update Request Processed On 04/18/2014

Status:	Allowed
Created By:	Beverly Toomey
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:Ability Insurance Company

Field Name	Requested Change	Prior Value
Written Premium Change for this Program	$282385	$277214

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

Post Submission Update Request Processed On 02/03/2014

Status:	Allowed
Created By:	Beverly Toomey
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:Ability Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	288.500%	69.291%

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

Post Submission Update Request Processed On 10/09/2013

Status:	Allowed
Created By:	Beverly Toomey
Processed By:	Bob Grissom
Comments:	

Company Rate Information:

Company Name:Ability Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	69.291%	69.302%
Overall % Rate Impact	69.291%	69.302%
Written Premium Change for this Program	$277214	$358900
Number of Policy Holders Affected for this Program	176	227
Written Premium for this Program	$400073	$517882

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

Post Submission Update Request Processed On 04/18/2014

Status:	Allowed
Created By:	Beverly Toomey
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:Ability Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	70.584%	69.291%
Maximum %Change (where required)	81.585%	80.000%
Minimum %Change (where required)	40.493%	40.000%

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

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 31.800%
Effective Date of Last Rate Revision: 08/01/2011
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing:

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	288.500%	70.584%	$282,385	176	$400,073	81.585%	40.493%

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

Rate/Rule Schedule

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

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		VA 2013 Rates - 3358	3358, UR2038, UR2048, UR275, UR589R	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 3358.pdf,
2		VA 2013 Rates - LT692	LT692, UR295, UR295C, UR592	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 692.pdf,
3		VA 2013 Rates - LT694	LT694, UR268C, UR287	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 694.pdf,
4		VA 2013 Rates - 3358	3358, UR2038, UR2048, UR275, UR589R	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 3358 - 1st.pdf, Rate Sheets 2013 - 3358 - 2nd.pdf, Rate Sheets 2013 - 3358 - 3rd.pdf,
5		VA 2013 Rates - LT692	LT692, UR295, UR295C, UR592	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 692 - 1st.pdf, Rate Sheets 2013 - 692 - 2nd.pdf, Rate Sheets 2013 - 692 - 3rd.pdf,
6		VA 2013 Rates - LT694	LT694, UR268C, UR287	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	Rate Sheets 2013 - 694 - 1st.pdf, Rate Sheets 2013 - 694 - 2nd.pdf, Rate Sheets 2013 - 694 - 3rd.pdf,
7		WITHDRAWN	MP-3358, UR2038, UR2048, UR275A, UR275B, UR275C, UR204, UR589R	Revised	Previous State Filing Number: Percent Rate Change Request: 69.302	
8		VA 2013 Rates - MP-LT692	MP-LT692, UR295, UR295C, UR592	Revised	Previous State Filing Number: MDTP-126732393 Percent Rate Change Request: 70.584	Rate Sheets 2013 - 692 - 1st.pdf, Rate Sheets 2013 - 692 - 2nd.pdf, Rate Sheets 2013 - 692 - 3rd.pdf,
9		VA 2013 Rates - MP-LT694/ML-LT694	MP-LT694, ML-LT694, UR268, UR273, UR-AB-287	Revised	Previous State Filing Number: MDTP-126732393 Percent Rate Change Request:	Rate Sheets 2013 - 694 - 1st.pdf, Rate Sheets 2013 - 694 -

					70.584	2nd.pdf, Rate Sheets 2013 - 694 - 3rd.pdf,
10		VA 2013 Rates - MP-3358	MP-3358, UR2038, UR2048, UR275A, UR275B, UR275C, UR589R	Revised	Previous State Filing Number: MDTP-126732393 Percent Rate Change Request: 70.584	Rate Sheets 2013 - 3358 - 1st.pdf, Rate Sheets 2013 - 3358 - 2nd.pdf, Rate Sheets 2013 - 3358 - 3rd.pdf,

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Virginia

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	482.94	674.83	868.87	407.48	571.34	733.04	316.93	444.14	571.34
55 - 64	847.31	1,185.80	1,524.29	728.73	1,019.79	1,310.85	586.43	819.28	1,054.28
65 - 69	1,249.48	1,748.44	2,247.40	1,064.45	1,488.56	1,914.76	871.10	1,218.29	1,567.57
70 - 74	1,751.75	2,452.45	3,151.23	1,418.73	1,984.68	2,552.55	1,180.03	1,651.65	2,123.28
75 - 79	2,376.68	3,325.94	4,276.97	1,948.10	2,727.34	3,506.58	1,618.69	2,265.11	2,911.52
80 - 84	2,302.15	3,223.68	4,143.52	1,946.41	2,723.95	3,501.50	1,614.38	2,261.49	2,906.90

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	116.42	163.86	209.13	97.02	137.98	176.79	75.46	105.64	135.83
55 - 64	204.82	288.90	370.83	176.79	245.78	316.93	140.14	196.20	252.25
65 - 69	303.53	426.20	546.78	257.80	359.67	463.62	209.98	293.14	376.30
70 - 74	429.28	600.60	771.93	346.50	483.18	621.78	286.83	400.40	513.98
75 - 79	586.20	819.97	1,053.75	478.17	669.44	862.48	396.70	554.32	713.71
80 - 84	567.49	794.49	1,021.48	477.71	669.13	860.55	394.70	553.94	711.48

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	40.96	56.06	73.30	38.81	53.90	71.15	34.50	47.43	60.37
55 - 64	68.99	97.02	125.05	64.68	90.55	116.42	53.90	77.62	99.18
65 - 69	97.71	137.21	174.64	89.40	126.82	162.16	70.69	99.79	128.90
70 - 74	115.50	161.70	207.90	96.25	134.75	175.18	82.78	115.50	150.15
75 - 79	129.28	180.64	232.00	120.43	168.25	216.06	99.18	138.14	178.87

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	60.37	84.08	107.80	45.28	62.52	79.77	17.25	23.72	30.18
55 - 64	66.84	92.71	120.74	49.59	68.99	90.55	19.40	25.87	34.50
65 - 69	81.08	112.27	143.45	56.13	76.92	99.79	20.79	29.11	37.42
70 - 74	84.70	119.35	154.00	63.53	88.55	113.58	23.10	32.73	42.35
75 - 79	86.78	122.20	155.85	63.76	90.32	116.89	23.02	33.65	42.50
80 - 84	89.78	125.36	160.93	62.68	88.09	113.50	23.72	32.19	42.35

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	71.15	99.18	129.36	62.52	88.40	112.11	45.28	64.68	81.93
55 - 64	79.77	112.11	144.45	71.15	99.18	127.20	51.74	71.15	92.71
65 - 69	95.63	135.14	172.56	83.16	116.42	147.61	60.29	85.24	108.11
70 - 74	102.03	144.38	184.80	86.63	119.35	154.00	63.53	88.55	113.58
75 - 79	104.49	145.22	187.73	92.09	129.28	166.47	67.30	95.63	122.20
80 & OV	169.40	235.47	303.23	140.60	196.50	252.41	106.72	149.07	191.42

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	133.06	185.72	238.39	113.65	158.00	202.36	91.48	130.28	166.32
55 - 64	180.18	255.02	327.10	158.00	218.99	282.74	133.06	185.72	238.39
65 - 69	243.24	342.14	438.37	213.84	299.38	384.91	181.76	256.61	328.78
70 - 74	284.63	398.48	509.85	249.98	351.45	452.93	217.80	304.43	391.05
75 - 79	298.29	418.97	539.65	268.69	375.71	482.72	234.53	327.89	423.52

UR204
Gross Premium Code: 204C - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	58.21	80.39	102.56	49.90	69.30	88.70	41.58	58.21	74.84
55 - 64	74.84	105.34	133.06	66.53	91.48	116.42	55.44	80.39	102.56
65 - 69	80.19	112.27	147.02	72.17	101.57	130.98	64.15	88.21	112.27
70 - 74	74.25	101.48	131.18	66.83	91.58	118.80	56.93	81.68	103.95
75 - 79	56.93	79.70	102.47	52.37	72.86	93.36	45.54	63.76	81.97

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	71.15	99.18	127.20	60.37	86.24	109.96	49.59	71.15	90.55
55 - 64	109.96	153.08	198.35	94.86	133.67	172.48	81.93	114.27	146.61
65 - 69	160.08	224.53	288.98	141.37	197.51	253.64	120.58	170.48	218.30
70 - 74	196.35	275.28	352.28	173.25	242.55	311.85	150.15	211.75	271.43
75 - 79	216.06	302.84	387.85	193.04	270.96	348.89	170.02	237.31	304.61

UR204
Gross Premium Code: 204D - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

10 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	34.50	47.43	60.37	30.18	40.96	53.90	25.87	34.50	45.28
55 - 64	49.59	68.99	88.40	43.12	60.37	77.62	36.65	51.74	66.84
65 - 69	56.13	79.00	101.87	49.90	70.69	89.40	43.66	62.37	79.00
70 - 74	51.98	73.15	94.33	48.13	65.45	84.70	42.35	57.75	75.08
75 - 79	42.50	58.44	76.15	38.96	53.13	69.07	33.65	47.82	60.21

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	28.03	40.96	51.74	25.87	34.50	45.28	21.56	30.18	38.81
55 - 64	47.43	66.84	84.08	43.12	60.37	75.46	36.65	49.59	64.68
65 - 69	72.77	101.87	133.06	66.53	93.56	120.58	58.21	81.08	103.95
70 - 74	96.25	134.75	173.25	88.55	123.20	157.85	77.00	107.80	138.60
75 - 79	115.12	162.93	208.98	108.03	150.54	193.04	93.86	131.05	168.25

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR204
Gross Premium Code: 204E - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

5 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	15.09	19.40	25.87	12.94	17.25	23.72	10.78	15.09	19.40
55 - 64	23.72	32.34	40.96	19.40	28.03	36.65	17.25	25.87	32.34
65 - 69	29.11	39.50	49.90	24.95	35.34	45.74	22.87	31.19	41.58
70 - 74	28.88	40.43	51.98	25.03	36.58	46.20	23.10	32.73	42.35
75 - 79	24.79	35.42	44.28	23.02	31.88	40.73	21.25	28.34	37.19

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

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

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
19		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
20		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
21		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
22		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
23		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
24		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
25		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
26		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
27		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
28		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
29		24.46	22.58	18.82	26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	45.96	41.13	38.71
30		26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	35.75	31.99	30.11	48.38	45.96	41.13
31		26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	35.75	31.99	30.11	48.38	45.96	41.13
32		26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	35.75	31.99	30.11	48.38	45.96	41.13
33		26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	35.75	31.99	30.11	48.38	45.96	41.13
34		26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	35.75	31.99	30.11	48.38	45.96	41.13
35		26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	35.75	31.99	30.11	48.38	45.96	41.13
36		26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	35.75	31.99	30.11	48.38	45.96	41.13
37		26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	35.75	31.99	30.11	48.38	45.96	41.13
38		26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	35.75	31.99	30.11	48.38	45.96	41.13
39		26.34	24.46	22.58	30.11	26.34	24.46	31.99	30.11	26.34	35.75	31.99	30.11	48.38	45.96	41.13
40		43.28	35.75	31.99	45.16	41.40	35.75	54.57	48.92	43.28	62.09	54.57	48.92	87.09	77.41	65.32
41		43.28	35.75	31.99	45.16	41.40	35.75	54.57	48.92	43.28	62.09	54.57	48.92	87.09	77.41	65.32
42		43.28	35.75	31.99	45.16	41.40	35.75	54.57	48.92	43.28	62.09	54.57	48.92	87.09	77.41	65.32
43		43.28	35.75	31.99	45.16	41.40	35.75	54.57	48.92	43.28	62.09	54.57	48.92	87.09	77.41	65.32
44		43.28	35.75	31.99	45.16	41.40	35.75	54.57	48.92	43.28	62.09	54.57	48.92	87.09	77.41	65.32
45		43.28	35.75	31.99	45.16	41.40	35.75	54.57	48.92	43.28	62.09	54.57	48.92	87.09	77.41	65.32
46		43.28	35.75	31.99	45.16	41.40	35.75	54.57	48.92	43.28	62.09	54.57	48.92	87.09	77.41	65.32
47		43.28	35.75	31.99	45.16	41.40	35.75	54.57	48.92	43.28	62.09	54.57	48.92	87.09	77.41	65.32
48		43.28	35.75	31.99	45.16	41.40	35.75	54.57	48.92	43.28	62.09	54.57	48.92	87.09	77.41	65.32
49		43.28	35.75	31.99	45.16	41.40	35.75	54.57	48.92	43.28	62.09	54.57	48.92	87.09	77.41	65.32
50		56.45	45.16	41.40	65.86	56.45	48.92	79.03	67.74	60.21	92.20	79.03	69.62	120.96	108.86	94.35
51		56.45	45.16	41.40	65.86	56.45	48.92	79.03	67.74	60.21	92.20	79.03	69.62	120.96	108.86	94.35
52		56.45	45.16	41.40	65.86	56.45	48.92	79.03	67.74	60.21	92.20	79.03	69.62	120.96	108.86	94.35
53		56.45	45.16	41.40	65.86	56.45	48.92	79.03	67.74	60.21	92.20	79.03	69.62	120.96	108.86	94.35
54		56.45	45.16	41.40	65.86	56.45	48.92	79.03	67.74	60.21	92.20	79.03	69.62	120.96	108.86	94.35
55		86.55	73.38	65.86	103.49	90.32	79.03	127.95	111.01	97.84	148.65	129.83	112.90	198.37	171.76	152.41
56		86.55	73.38	65.86	103.49	90.32	79.03	127.95	111.01	97.84	148.65	129.83	112.90	198.37	171.76	152.41
57		86.55	73.38	65.86	103.49	90.32	79.03	127.95	111.01	97.84	148.65	129.83	112.90	198.37	171.76	152.41
58		86.55	73.38	65.86	103.49	90.32	79.03	127.95	111.01	97.84	148.65	129.83	112.90	198.37	171.76	152.41
59		86.55	73.38	65.86	103.49	90.32	79.03	127.95	111.01	97.84	148.65	129.83	112.90	198.37	171.76	152.41
60		148.65	124.19	111.01	184.40	158.05	137.36	227.67	195.69	176.87	263.42	227.67	203.21	345.95	299.98	268.53
61		148.65	124.19	111.01	184.40	158.05	137.36	227.67	195.69	176.87	263.42	227.67	203.21	345.95	299.98	268.53
62		148.65	124.19	111.01	184.40	158.05	137.36	227.67	195.69	176.87	263.42	227.67	203.21	345.95	299.98	268.53
63		148.65	124.19	111.01	184.40	158.05	137.36	227.67	195.69	176.87	263.42	227.67	203.21	345.95	299.98	268.53
64		148.65	124.19	111.01	184.40	158.05	137.36	227.67	195.69	176.87	263.42	227.67	203.21	345.95	299.98	268.53
65		205.88	174.34	152.08	255.95	218.86	192.89	317.16	272.64	242.97	363.53	315.30	280.07	474.54	412.55	367.23
66		226.65	190.10	168.16	285.14	241.27	213.85	350.94	303.42	270.52	400.30	345.46	307.08	521.71	453.57	401.86
67		248.53	210.72	187.30	313.36	266.54	235.93	387.21	334.98	298.96	441.24	381.81	340.38	574.24	497.84	444.59
68		273.21	230.63	204.02	344.18	294.49	260.79	425.78	367.24	329.97	486.10	418.68	376.11	629.54	547.43	490.41
69		302.27	253.34	223.64	379.14	324.98	286.54	470.00	405.35	361.67	532.90	463.01	412.34	696.38	602.04	536.89
70		332.02	280.41	246.01	418.04	356.10	314.82	517.82	445.56	399.11	586.63	507.49	454.16	765.30	663.55	588.36
71		364.09	306.51	270.95	460.61	392.87	345.46	570.68	489.41	438.60	643.51	558.84	497.87	836.08	727.21	648.84
72		399.97	336.65	298.31	506.63	431.64	381.64	626.63	539.96	481.63	708.29	614.96	546.63	919.22	797.10	713.52
73		436.15	368.93	326.30	554.21	472.23	418.12	687.03	591.92	529.61	777.21	672.27	600.12	1,007.70	874.89	780.02
74		479.00	404.81	354.82	606.41	517.71	458.04	754.79	649.96	580.61	849.95	735.44	658.02	1,101.08	955.93	854.32
75		523.35	440.89	388.55	664.50	566.17	502.73	826.27	712.07	637.54	932.52	805.65	720.00	1,207.11	1,046.03	933.88
76		572.16	480.19	424.05	728.07	622.06	547.22	907.36	781.08	698.45	1,019.61	882.41	787.32	1,322.96	1,146.56	1,022.28
77		625.12	525.53	462.72	796.72	680.28	600.61	992.84	856.48	766.08	1,116.94	966.80	862.60	1,443.95	1,250.90	1,116.95
78		695.44	585.56	516.31	886.61	757.15	669.85	1,109.39	955.85	853.50	1,244.87	1,079.29	961.88	1,610.22	1,395.39	1,246.38
79		773.20	649.02	572.14	987.57	842.69	745.11	1,238.90	1,068.88	953.57	1,389.70	1,204.90	1,074.80	1,798.16	1,556.76	1,391.39
80		872.26	734.76	649.02	1,122.11	956.52	845.64	1,408.92	1,215.24	1,085.15	1,578.93	1,369.00	1,219.68	2,041.46	1,771.55	1,579.56
81		987.57	832.34	734.76	1,272.90	1,085.15	959.48	1,602.59	1,382.30	1,234.46	1,794.78	1,556.76	1,388.22	2,318.98	2,009.15	1,792.45
82		1,117.67	940.26	830.86	1,442.92	1,230.03	1,088.10	1,822.87	1,571.54	1,404.48	2,040.19	1,766.69	1,575.97	2,632.61	2,282.86	2,035.76
83		1,264.03	1,064.45	938.78	1,636.59	1,397.09	1,234.46	2,074.20	1,788.86	1,596.67	2,316.65	2,007.67	1,790.34	2,991.86	2,592.69	2,313.27
84		1,431.09	1,204.90	1,062.97	1,856.87	1,583.37	1,401.52	2,356.57	2,032.80	1,815.48	2,633.03	2,282.65	2,035.76	3,396.73	2,944.34	2,626.91

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR295
SIMPLE INFLATION RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
19		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
20		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
21		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
22		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
23		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
24		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
25		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
26		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
27		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
28		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
29		30.11	26.34	24.46	35.75	30.11	26.34	37.63	35.75	30.11	41.40	37.63	35.75	58.06	53.22	48.38
30		31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	41.40	37.63	31.99	55.64	53.22	48.38
31		31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	41.40	37.63	31.99	55.64	53.22	48.38
32		31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	41.40	37.63	31.99	55.64	53.22	48.38
33		31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	41.40	37.63	31.99	55.64	53.22	48.38
34		31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	41.40	37.63	31.99	55.64	53.22	48.38
35		31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	41.40	37.63	31.99	55.64	53.22	48.38
36		31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	41.40	37.63	31.99	55.64	53.22	48.38
37		31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	41.40	37.63	31.99	55.64	53.22	48.38
38		31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	41.40	37.63	31.99	55.64	53.22	48.38
39		31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	41.40	37.63	31.99	55.64	53.22	48.38
40		37.63	31.99	30.11	43.28	37.63	31.99	50.80	43.28	37.63	56.45	50.80	45.16	79.83	70.16	62.90
41		37.63	31.99	30.11	43.28	37.63	31.99	50.80	43.28	37.63	56.45	50.80	45.16	79.83	70.16	62.90
42		37.63	31.99	30.11	43.28	37.63	31.99	50.80	43.28	37.63	56.45	50.80	45.16	79.83	70.16	62.90
43		37.63	31.99	30.11	43.28	37.63	31.99	50.80	43.28	37.63	56.45	50.80	45.16	79.83	70.16	62.90
44		37.63	31.99	30.11	43.28	37.63	31.99	50.80	43.28	37.63	56.45	50.80	45.16	79.83	70.16	62.90
45		37.63	31.99	30.11	43.28	37.63	31.99	50.80	43.28	37.63	56.45	50.80	45.16	79.83	70.16	62.90
46		37.63	31.99	30.11	43.28	37.63	31.99	50.80	43.28	37.63	56.45	50.80	45.16	79.83	70.16	62.90
47		37.63	31.99	30.11	43.28	37.63	31.99	50.80	43.28	37.63	56.45	50.80	45.16	79.83	70.16	62.90
48		37.63	31.99	30.11	43.28	37.63	31.99	50.80	43.28	37.63	56.45	50.80	45.16	79.83	70.16	62.90
49		37.63	31.99	30.11	43.28	37.63	31.99	50.80	43.28	37.63	56.45	50.80	45.16	79.83	70.16	62.90
50		45.16	41.40	35.75	54.57	45.16	41.40	65.86	56.45	48.92	75.26	65.86	60.21	101.61	87.09	79.83
51		45.16	41.40	35.75	54.57	45.16	41.40	65.86	56.45	48.92	75.26	65.86	60.21	101.61	87.09	79.83
52		45.16	41.40	35.75	54.57	45.16	41.40	65.86	56.45	48.92	75.26	65.86	60.21	101.61	87.09	79.83
53		45.16	41.40	35.75	54.57	45.16	41.40	65.86	56.45	48.92	75.26	65.86	60.21	101.61	87.09	79.83
54		45.16	41.40	35.75	54.57	45.16	41.40	65.86	56.45	48.92	75.26	65.86	60.21	101.61	87.09	79.83
55		62.09	54.57	45.16	75.26	65.86	56.45	92.20	80.91	73.38	109.13	94.08	84.67	145.15	125.80	111.28
56		62.09	54.57	45.16	75.26	65.86	56.45	92.20	80.91	73.38	109.13	94.08	84.67	145.15	125.80	111.28
57		62.09	54.57	45.16	75.26	65.86	56.45	92.20	80.91	73.38	109.13	94.08	84.67	145.15	125.80	111.28
58		62.09	54.57	45.16	75.26	65.86	56.45	92.20	80.91	73.38	109.13	94.08	84.67	145.15	125.80	111.28
59		62.09	54.57	45.16	75.26	65.86	56.45	92.20	80.91	73.38	109.13	94.08	84.67	145.15	125.80	111.28
60		94.08	80.91	69.62	116.66	99.72	90.32	146.76	124.19	111.01	167.46	143.00	129.83	220.15	191.12	171.76
61		94.08	80.91	69.62	116.66	99.72	90.32	146.76	124.19	111.01	167.46	143.00	129.83	220.15	191.12	171.76
62		94.08	80.91	69.62	116.66	99.72	90.32	146.76	124.19	111.01	167.46	143.00	129.83	220.15	191.12	171.76
63		94.08	80.91	69.62	116.66	99.72	90.32	146.76	124.19	111.01	167.46	143.00	129.83	220.15	191.12	171.76
64		94.08	80.91	69.62	116.66	99.72	90.32	146.76	124.19	111.01	167.46	143.00	129.83	220.15	191.12	171.76
65		116.85	98.30	89.03	146.52	126.12	111.28	181.76	157.65	140.96	207.73	181.76	159.51	274.23	236.07	212.23
66		126.12	106.02	95.04	157.19	133.44	118.81	195.57	168.16	149.88	221.17	191.92	171.82	291.41	253.81	223.26
67		135.07	113.46	100.86	169.29	142.27	127.87	207.11	178.29	160.28	235.93	205.31	183.70	310.28	266.28	240.81
68		140.16	120.64	104.68	179.18	150.80	133.06	219.99	189.83	168.54	250.14	216.44	193.38	326.17	282.84	253.18
69		148.51	125.80	110.07	186.95	160.74	141.52	230.63	199.18	178.21	263.83	228.88	204.42	343.70	296.52	265.08
70		156.55	130.75	116.98	197.84	168.59	147.95	246.01	209.88	187.51	276.98	240.84	213.32	360.53	311.88	280.90
71		165.96	138.86	121.92	206.60	177.81	155.79	259.10	221.84	198.13	292.97	254.02	223.53	378.85	328.77	291.76
72		173.32	146.65	129.99	218.32	186.66	164.99	271.64	234.99	208.32	306.64	266.65	238.31	398.55	344.98	308.55
73		178.73	150.85	134.46	229.56	193.48	172.17	283.66	242.67	216.44	318.10	275.46	247.59	415.31	358.39	322.55
74		188.70	158.05	138.70	237.08	201.60	179.02	295.14	253.21	227.40	332.24	288.69	258.05	429.24	373.25	333.85
75		193.48	164.93	144.32	247.41	209.34	187.14	306.08	264.85	237.89	344.14	299.73	266.44	448.59	387.42	346.64
76		202.68	169.94	149.67	255.68	219.82	193.32	318.05	275.95	246.33	358.58	311.81	279.07	465.03	404.90	360.81
77		209.91	176.20	156.28	266.59	226.76	200.72	332.48	286.52	255.88	372.31	324.82	289.58	484.60	419.59	374.28
78		218.27	183.65	162.57	281.49	240.84	212.24	350.73	304.07	270.95	394.39	343.20	305.57	510.94	443.20	394.82
79		230.63	193.67	172.97	295.68	251.33	223.24	371.08	319.33	285.33	415.43	359.25	320.81	536.03	465.70	416.28
80		246.89	206.98	183.32	317.86	270.55	238.02	397.69	342.99	306.03	445.00	385.86	344.47	577.84	501.81	446.69
81		264.63	221.76	195.15	338.55	289.77	255.76	427.26	368.12	329.68	479.00	415.43	371.08	617.76	536.03	479.00
82		280.90	236.54	208.45	363.69	310.46	274.98	458.30	396.21	353.34	513.00	445.00	396.21	661.48	574.04	511.32
83		300.12	252.81	223.24	390.30	332.64	294.20	492.31	425.78	378.47	551.44	477.52	425.78	710.90	615.86	549.33
84		320.81	270.55	238.02	416.91	354.82	314.90	530.75	455.35	406.56	591.36	513.00	458.30	764.12	659.58	589.25

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR295C
COMPOUND INFLATION RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
19		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
20		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
21		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
22		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
23		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
24		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
25		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
26		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
27		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
28		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
29		65.86	60.21	50.80	73.38	65.86	60.21	80.91	73.38	65.86	90.32	80.91	73.38	120.96	116.12	104.03
30		65.86	56.45	50.80	69.62	62.09	56.45	79.03	67.74	62.09	84.67	75.26	67.74	116.12	104.03	96.77
31		65.86	56.45	50.80	69.62	62.09	56.45	79.03	67.74	62.09	84.67	75.26	67.74	116.12	104.03	96.77
32		65.86	56.45	50.80	69.62	62.09	56.45	79.03	67.74	62.09	84.67	75.26	67.74	116.12	104.03	96.77
33		65.86	56.45	50.80	69.62	62.09	56.45	79.03	67.74	62.09	84.67	75.26	67.74	116.12	104.03	96.77
34		65.86	56.45	50.80	69.62	62.09	56.45	79.03	67.74	62.09	84.67	75.26	67.74	116.12	104.03	96.77
35		65.86	56.45	50.80	69.62	62.09	56.45	79.03	67.74	62.09	84.67	75.26	67.74	116.12	104.03	96.77
36		65.86	56.45	50.80	69.62	62.09	56.45	79.03	67.74	62.09	84.67	75.26	67.74	116.12	104.03	96.77
37		65.86	56.45	50.80	69.62	62.09	56.45	79.03	67.74	62.09	84.67	75.26	67.74	116.12	104.03	96.77
38		65.86	56.45	50.80	69.62	62.09	56.45	79.03	67.74	62.09	84.67	75.26	67.74	116.12	104.03	96.77
39		65.86	56.45	50.80	69.62	62.09	56.45	79.03	67.74	62.09	84.67	75.26	67.74	116.12	104.03	96.77
40		73.38	62.09	54.57	84.67	69.62	62.09	97.84	84.67	75.26	111.01	97.84	86.55	152.41	133.06	118.54
41		73.38	62.09	54.57	84.67	69.62	62.09	97.84	84.67	75.26	111.01	97.84	86.55	152.41	133.06	118.54
42		73.38	62.09	54.57	84.67	69.62	62.09	97.84	84.67	75.26	111.01	97.84	86.55	152.41	133.06	118.54
43		73.38	62.09	54.57	84.67	69.62	62.09	97.84	84.67	75.26	111.01	97.84	86.55	152.41	133.06	118.54
44		73.38	62.09	54.57	84.67	69.62	62.09	97.84	84.67	75.26	111.01	97.84	86.55	152.41	133.06	118.54
45		73.38	62.09	54.57	84.67	69.62	62.09	97.84	84.67	75.26	111.01	97.84	86.55	152.41	133.06	118.54
46		73.38	62.09	54.57	84.67	69.62	62.09	97.84	84.67	75.26	111.01	97.84	86.55	152.41	133.06	118.54
47		73.38	62.09	54.57	84.67	69.62	62.09	97.84	84.67	75.26	111.01	97.84	86.55	152.41	133.06	118.54
48		73.38	62.09	54.57	84.67	69.62	62.09	97.84	84.67	75.26	111.01	97.84	86.55	152.41	133.06	118.54
49		73.38	62.09	54.57	84.67	69.62	62.09	97.84	84.67	75.26	111.01	97.84	86.55	152.41	133.06	118.54
50		86.55	73.38	65.86	99.72	86.55	75.26	118.54	103.49	92.20	141.12	122.30	109.13	188.70	164.51	145.15
51		86.55	73.38	65.86	99.72	86.55	75.26	118.54	103.49	92.20	141.12	122.30	109.13	188.70	164.51	145.15
52		86.55	73.38	65.86	99.72	86.55	75.26	118.54	103.49	92.20	141.12	122.30	109.13	188.70	164.51	145.15
53		86.55	73.38	65.86	99.72	86.55	75.26	118.54	103.49	92.20	141.12	122.30	109.13	188.70	164.51	145.15
54		86.55	73.38	65.86	99.72	86.55	75.26	118.54	103.49	92.20	141.12	122.30	109.13	188.70	164.51	145.15
55		109.13	92.20	80.91	133.59	111.01	99.72	159.94	137.36	124.19	186.28	161.82	146.76	251.60	215.31	195.96
56		109.13	92.20	80.91	133.59	111.01	99.72	159.94	137.36	124.19	186.28	161.82	146.76	251.60	215.31	195.96
57		109.13	92.20	80.91	133.59	111.01	99.72	159.94	137.36	124.19	186.28	161.82	146.76	251.60	215.31	195.96
58		109.13	92.20	80.91	133.59	111.01	99.72	159.94	137.36	124.19	186.28	161.82	146.76	251.60	215.31	195.96
59		109.13	92.20	80.91	133.59	111.01	99.72	159.94	137.36	124.19	186.28	161.82	146.76	251.60	215.31	195.96
60		154.29	129.83	112.90	190.04	161.82	143.00	233.32	201.33	178.75	269.07	233.32	208.86	355.62	307.24	275.79
61		154.29	129.83	112.90	190.04	161.82	143.00	233.32	201.33	178.75	269.07	233.32	208.86	355.62	307.24	275.79
62		154.29	129.83	112.90	190.04	161.82	143.00	233.32	201.33	178.75	269.07	233.32	208.86	355.62	307.24	275.79
63		154.29	129.83	112.90	190.04	161.82	143.00	233.32	201.33	178.75	269.07	233.32	208.86	355.62	307.24	275.79
64		154.29	129.83	112.90	190.04	161.82	143.00	233.32	201.33	178.75	269.07	233.32	208.86	355.62	307.24	275.79
65		181.76	155.79	135.40	226.27	194.75	170.63	280.07	242.97	217.00	320.87	278.21	248.53	422.08	364.85	326.69
66		191.92	160.85	142.58	239.44	204.71	180.96	294.28	255.90	228.48	336.32	292.45	261.39	444.17	383.07	340.76
67		201.71	169.29	151.28	252.13	216.12	189.10	311.56	270.14	241.33	354.79	306.16	275.54	463.10	400.58	356.59
68		209.34	175.64	156.12	260.79	221.76	196.92	324.65	278.53	250.14	367.24	319.33	283.85	479.00	417.41	371.79
69		216.65	181.71	160.74	272.56	230.63	204.42	337.21	290.04	258.59	382.64	330.22	293.53	498.70	431.31	384.13
70		223.64	187.51	165.16	282.13	240.84	213.32	349.23	302.78	270.09	395.67	342.34	304.49	515.36	446.79	398.13
71		232.00	194.75	172.73	292.97	248.93	221.84	364.09	311.60	281.11	409.81	355.62	316.67	533.43	463.77	413.68
72		239.98	201.66	178.33	304.98	259.99	228.32	376.64	323.31	289.98	424.97	369.98	328.32	552.82	477.82	426.40
73		245.95	208.24	183.65	311.54	267.27	236.12	386.96	332.85	296.78	436.15	377.13	337.77	567.10	491.20	436.39
74		253.21	212.89	188.70	320.95	274.18	241.92	396.75	343.53	306.43	448.36	387.07	346.75	582.68	503.88	449.97
75		258.51	218.86	191.90	328.28	280.71	248.99	409.17	353.66	315.59	461.51	399.65	356.83	599.47	515.88	460.83
76		265.04	224.50	197.99	336.75	286.87	254.13	419.38	363.26	322.72	473.95	411.59	366.37	611.37	531.19	473.05
77		271.20	229.82	202.25	346.27	295.70	260.47	432.07	372.31	332.48	485.70	421.34	375.38	630.37	543.70	484.60
78		281.49	237.83	210.74	359.77	307.08	270.95	451.58	388.36	346.21	505.77	438.03	392.87	654.15	569.00	507.07
79		294.20	246.89	217.32	374.04	319.33	283.85	470.13	405.08	362.21	527.79	458.30	408.04	682.39	591.15	528.42
80		308.99	260.20	230.63	397.69	338.55	300.12	499.70	430.21	385.86	560.31	484.92	431.69	726.11	627.26	558.84
81		328.20	274.98	242.46	421.34	359.25	317.86	530.75	458.30	408.04	594.32	514.48	459.78	769.82	665.28	593.05
82		344.47	291.24	257.24	446.48	381.43	337.08	564.75	484.92	434.65	629.80	547.01	487.87	815.44	707.10	629.16
83		366.64	306.03	270.55	473.09	402.12	354.82	598.75	514.48	461.26	668.24	579.53	517.44	864.86	750.82	667.18
84		385.86	325.25	286.81	499.70	427.26	376.99	637.19	549.96	489.35	711.11	615.01	549.96	916.19	794.53	709.00

Multiply by 0.85 if both spouses are issued coverage simultaneously.

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HOME HEALTH CARE RIDER
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Rate Schedule for the State of VA
All Issue Years

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18		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
19		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
20		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
21		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
22		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
23		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
24		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
25		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
26		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
27		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
28		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
29		26.34	22.58	18.82	30.11	24.46	22.58	31.99	26.34	24.46	35.75	30.11	26.34	37.63	31.99	30.11	53.22	45.96	41.13
30		31.99	26.34	24.46	35.75	31.99	26.34	37.63	35.75	30.11	41.40	37.63	31.99	43.28	41.40	35.75	58.06	55.64	48.38
31		31.99	26.34	24.46	35.75	31.99	26.34	37.63	35.75	30.11	41.40	37.63	31.99	43.28	41.40	35.75	58.06	55.64	48.38
32		31.99	26.34	24.46	35.75	31.99	26.34	37.63	35.75	30.11	41.40	37.63	31.99	43.28	41.40	35.75	58.06	55.64	48.38
33		31.99	26.34	24.46	35.75	31.99	26.34	37.63	35.75	30.11	41.40	37.63	31.99	43.28	41.40	35.75	58.06	55.64	48.38
34		31.99	26.34	24.46	35.75	31.99	26.34	37.63	35.75	30.11	41.40	37.63	31.99	43.28	41.40	35.75	58.06	55.64	48.38
35		31.99	26.34	24.46	35.75	31.99	26.34	37.63	35.75	30.11	41.40	37.63	31.99	43.28	41.40	35.75	58.06	55.64	48.38
36		31.99	26.34	24.46	35.75	31.99	26.34	37.63	35.75	30.11	41.40	37.63	31.99	43.28	41.40	35.75	58.06	55.64	48.38
37		31.99	26.34	24.46	35.75	31.99	26.34	37.63	35.75	30.11	41.40	37.63	31.99	43.28	41.40	35.75	58.06	55.64	48.38
38		31.99	26.34	24.46	35.75	31.99	26.34	37.63	35.75	30.11	41.40	37.63	31.99	43.28	41.40	35.75	58.06	55.64	48.38
39		31.99	26.34	24.46	35.75	31.99	26.34	37.63	35.75	30.11	41.40	37.63	31.99	43.28	41.40	35.75	58.06	55.64	48.38
40		48.92	41.40	31.99	54.57	48.92	41.40	56.45	54.57	43.28	60.21	56.45	45.16	62.09	60.21	48.92	84.67	79.83	65.32
41		48.92	41.40	31.99	54.57	48.92	41.40	56.45	54.57	43.28	60.21	56.45	45.16	62.09	60.21	48.92	84.67	79.83	65.32
42		48.92	41.40	31.99	54.57	48.92	41.40	56.45	54.57	43.28	60.21	56.45	45.16	62.09	60.21	48.92	84.67	79.83	65.32
43		48.92	41.40	31.99	54.57	48.92	41.40	56.45	54.57	43.28	60.21	56.45	45.16	62.09	60.21	48.92	84.67	79.83	65.32
44		48.92	41.40	31.99	54.57	48.92	41.40	56.45	54.57	43.28	60.21	56.45	45.16	62.09	60.21	48.92	84.67	79.83	65.32
45		48.92	41.40	31.99	54.57	48.92	41.40	56.45	54.57	43.28	60.21	56.45	45.16	62.09	60.21	48.92	84.67	79.83	65.32
46		48.92	41.40	31.99	54.57	48.92	41.40	56.45	54.57	43.28	60.21	56.45	45.16	62.09	60.21	48.92	84.67	79.83	65.32
47		48.92	41.40	31.99	54.57	48.92	41.40	56.45	54.57	43.28	60.21	56.45	45.16	62.09	60.21	48.92	84.67	79.83	65.32
48		48.92	41.40	31.99	54.57	48.92	41.40	56.45	54.57	43.28	60.21	56.45	45.16	62.09	60.21	48.92	84.67	79.83	65.32
49		48.92	41.40	31.99	54.57	48.92	41.40	56.45	54.57	43.28	60.21	56.45	45.16	62.09	60.21	48.92	84.67	79.83	65.32
50		60.21	50.80	41.40	69.62	65.86	54.57	79.03	73.38	62.09	80.91	75.26	65.86	84.67	79.03	67.74	111.28	104.03	89.51
51		60.21	50.80	41.40	69.62	65.86	54.57	79.03	73.38	62.09	80.91	75.26	65.86	84.67	79.03	67.74	111.28	104.03	89.51
52		60.21	50.80	41.40	69.62	65.86	54.57	79.03	73.38	62.09	80.91	75.26	65.86	84.67	79.03	67.74	111.28	104.03	89.51
53		60.21	50.80	41.40	69.62	65.86	54.57	79.03	73.38	62.09	80.91	75.26	65.86	84.67	79.03	67.74	111.28	104.03	89.51
54		60.21	50.80	41.40	69.62	65.86	54.57	79.03	73.38	62.09	80.91	75.26	65.86	84.67	79.03	67.74	111.28	104.03	89.51
55		75.26	65.86	48.92	99.72	90.32	75.26	112.90	105.37	90.32	122.30	112.90	94.08	124.19	116.66	97.84	164.51	152.41	128.22
56		75.26	65.86	48.92	99.72	90.32	75.26	112.90	105.37	90.32	122.30	112.90	94.08	124.19	116.66	97.84	164.51	152.41	128.22
57		75.26	65.86	48.92	99.72	90.32	75.26	112.90	105.37	90.32	122.30	112.90	94.08	124.19	116.66	97.84	164.51	152.41	128.22
58		75.26	65.86	48.92	99.72	90.32	75.26	112.90	105.37	90.32	122.30	112.90	94.08	124.19	116.66	97.84	164.51	152.41	128.22
59		75.26	65.86	48.92	99.72	90.32	75.26	112.90	105.37	90.32	122.30	112.90	94.08	124.19	116.66	97.84	164.51	152.41	128.22
60		99.72	86.55	65.86	143.00	129.83	109.13	173.11	159.94	135.48	186.28	173.11	146.76	195.69	180.63	152.41	254.02	237.08	198.37
61		99.72	86.55	65.86	143.00	129.83	109.13	173.11	159.94	135.48	186.28	173.11	146.76	195.69	180.63	152.41	254.02	237.08	198.37
62		99.72	86.55	65.86	143.00	129.83	109.13	173.11	159.94	135.48	186.28	173.11	146.76	195.69	180.63	152.41	254.02	237.08	198.37
63		99.72	86.55	65.86	143.00	129.83	109.13	173.11	159.94	135.48	186.28	173.11	146.76	195.69	180.63	152.41	254.02	237.08	198.37
64		99.72	86.55	65.86	143.00	129.83	109.13	173.11	159.94	135.48	186.28	173.11	146.76	195.69	180.63	152.41	254.02	237.08	198.37
65		114.99	102.01	74.19	174.34	157.65	133.54	217.00	200.31	168.78	237.41	222.57	183.61	248.53	229.98	192.89	321.93	298.08	250.39
66		120.64	106.02	78.60	180.96	166.33	138.91	232.13	213.85	179.13	255.90	237.62	197.41	265.04	246.76	208.38	345.46	321.96	270.26
67		124.26	108.06	82.85	192.71	172.89	147.68	246.74	225.12	189.10	271.95	253.94	212.51	284.55	264.75	223.32	370.48	342.69	289.44
68		129.51	115.32	86.93	204.02	184.51	156.12	262.56	243.05	202.25	294.49	271.43	227.08	306.91	283.85	237.73	396.89	367.23	307.93
69		138.03	120.56	90.85	216.65	195.69	165.98	279.55	258.59	216.65	314.50	291.78	244.61	330.22	304.01	256.84	426.82	395.37	332.47
70		144.50	125.59	94.62	227.08	208.16	173.76	297.62	275.25	230.52	333.74	311.38	259.77	350.94	326.86	275.25	455.64	424.67	356.11
71		150.72	132.09	99.92	242.17	220.15	184.59	316.67	292.97	245.55	359.00	331.91	277.73	377.64	350.54	292.97	489.89	455.05	378.85
72		159.99	139.99	103.33	254.98	229.98	194.99	338.31	311.65	261.65	383.31	354.97	298.31	404.97	374.98	314.98	524.97	484.26	407.12
73		167.25	145.94	108.21	267.27	242.67	204.96	359.09	331.22	275.46	408.28	377.13	316.46	429.60	398.44	334.50	556.56	516.50	434.28
74		174.18	153.22	114.51	280.63	254.82	216.12	379.01	348.36	291.92	432.23	401.59	337.08	458.04	425.78	354.82	590.98	549.50	460.34
75		182.38	160.18	118.94	294.99	269.61	226.79	401.24	369.52	310.84	458.33	425.03	356.83	488.47	451.99	379.03	632.10	585.20	489.37
76		193.32	168.38	126.28	310.25	282.18	238.54	424.05	391.32	327.40	486.42	450.56	377.28	519.16	483.30	403.79	669.50	623.39	523.17
77		200.72	174.66	131.77	326.35	297.24	249.74	447.40	412.15	346.27	516.34	478.04	401.43	551.58	511.74	427.47	711.14	661.90	553.55
78		216.76	188.16	141.50	350.73	319.12	269.45	483.19	444.06	373.31	559.97	517.82	433.52	597.60	556.95	466.64	772.21	719.96	601.89
79		233.59	204.02	153.75	374.04	342.99	286.81	521.88	479.00	402.12	604.67	560.31	468.65	649.02	603.19	504.13	838.25	777.43	651.97
80		255.76	223.24	168.54	411.00	372.56	314.90	570.66	526.31	440.56	666.76	617.97	517.44	717.02	666.76	557.36	925.69	859.16	720.40
81		280.90	245.41	183.32	446.48	406.56	342.99	625.36	576.58	484.92	731.81	678.59	567.71	793.90	736.24	617.97	1,024.53	950.40	796.44
82		308.99	270.55	202.54	489.35	445.00	374.04	687.46	634.23	532.22	807.21	749.55	625.36	876.69	813.12	681.54	1,130.98	1,049.24	878.17
83		338.55	295.68	221.76	533.70	484.92	408.04	755.46	696.33	583.97	890.00	823.47	690.41	968.35	898.87	753.98	1,248.83	1,157.59	971.31
84		372.56	323.77	242.46	583.97	530.75	446.48	827.90	762.85	640.15	978.70	906.26	759.90	1,070.36	993.48	832.34	1,379.98	1,281.14	1,072.05

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
19		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
20		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
21		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
22		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
23		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
24		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
25		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
26		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
27		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
28		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
29		18.11	18.11	18.11	18.11	19.76	18.11	19.76	19.76	31.75	31.75
30		23.05	21.40	24.70	23.05	26.34	24.70	27.99	26.34	50.80	46.57
31		23.05	21.40	24.70	23.05	26.34	24.70	27.99	26.34	50.80	46.57
32		23.05	21.40	24.70	23.05	26.34	24.70	27.99	26.34	50.80	46.57
33		23.05	21.40	24.70	23.05	26.34	24.70	27.99	26.34	50.80	46.57
34		23.05	21.40	24.70	23.05	26.34	24.70	27.99	26.34	50.80	46.57
35		23.05	21.40	24.70	23.05	26.34	24.70	27.99	26.34	50.80	46.57
36		23.05	21.40	24.70	23.05	26.34	24.70	27.99	26.34	50.80	46.57
37		23.05	21.40	24.70	23.05	26.34	24.70	27.99	26.34	50.80	46.57
38		23.05	21.40	24.70	23.05	26.34	24.70	27.99	26.34	50.80	46.57
39		23.05	21.40	24.70	23.05	26.34	24.70	27.99	26.34	50.80	46.57
40		36.22	32.93	41.16	37.87	46.10	41.16	49.39	44.45	93.14	84.67
41		36.22	32.93	41.16	37.87	46.10	41.16	49.39	44.45	93.14	84.67
42		36.22	32.93	41.16	37.87	46.10	41.16	49.39	44.45	93.14	84.67
43		36.22	32.93	41.16	37.87	46.10	41.16	49.39	44.45	93.14	84.67
44		36.22	32.93	41.16	37.87	46.10	41.16	49.39	44.45	93.14	84.67
45		36.22	32.93	41.16	37.87	46.10	41.16	49.39	44.45	93.14	84.67
46		36.22	32.93	41.16	37.87	46.10	41.16	49.39	44.45	93.14	84.67
47		36.22	32.93	41.16	37.87	46.10	41.16	49.39	44.45	93.14	84.67
48		36.22	32.93	41.16	37.87	46.10	41.16	49.39	44.45	93.14	84.67
49		36.22	32.93	41.16	37.87	46.10	41.16	49.39	44.45	93.14	84.67
50		74.09	65.86	90.55	79.03	100.43	88.91	110.31	98.78	184.16	162.99
51		74.09	65.86	90.55	79.03	100.43	88.91	110.31	98.78	184.16	162.99
52		74.09	65.86	90.55	79.03	100.43	88.91	110.31	98.78	184.16	162.99
53		74.09	65.86	90.55	79.03	100.43	88.91	110.31	98.78	184.16	162.99
54		74.09	65.86	90.55	79.03	100.43	88.91	110.31	98.78	184.16	162.99
55		74.09	65.86	90.55	79.03	100.43	88.91	110.31	98.78	184.16	162.99
56		74.09	65.86	90.55	79.03	100.43	88.91	110.31	98.78	184.16	162.99
57		74.09	65.86	90.55	79.03	100.43	88.91	110.31	98.78	184.16	162.99
58		74.09	65.86	90.55	79.03	100.43	88.91	110.31	98.78	184.16	162.99
59		74.09	65.86	90.55	79.03	100.43	88.91	110.31	98.78	184.16	162.99
60		120.19	103.72	148.18	128.42	166.29	146.53	181.10	159.70	287.88	254.02
61		120.19	103.72	148.18	128.42	166.29	146.53	181.10	159.70	287.88	254.02
62		120.19	103.72	148.18	128.42	166.29	146.53	181.10	159.70	287.88	254.02
63		120.19	103.72	148.18	128.42	166.29	146.53	181.10	159.70	287.88	254.02
64		120.19	103.72	148.18	128.42	166.29	146.53	181.10	159.70	287.88	254.02
65		163.91	139.57	202.86	175.27	228.83	199.62	249.92	219.09	381.84	335.94
66		179.12	153.54	222.31	191.92	251.10	219.11	275.09	239.90	415.37	363.96
67		196.98	168.62	245.83	211.16	277.35	241.10	302.57	264.74	451.81	395.09
68		215.78	183.17	268.55	231.30	304.25	263.89	332.20	290.29	494.97	433.10
69		235.44	200.27	295.06	252.25	333.28	288.94	363.85	317.99	542.51	473.71
70		257.41	219.77	323.64	276.97	365.79	317.62	400.41	347.72	594.15	516.74
71		281.53	240.04	354.14	302.28	401.56	346.73	438.60	380.81	649.64	563.91
72		309.15	261.02	387.89	331.02	440.39	379.14	481.22	417.06	710.58	616.83
73		337.16	285.51	424.67	361.55	482.06	416.07	527.98	456.24	778.44	673.29
74		368.32	311.88	465.70	395.14	529.20	454.41	578.59	499.56	852.77	734.83
75		402.43	339.98	509.28	432.95	580.05	498.17	634.17	545.36	933.12	802.87
76		439.26	371.05	557.94	473.36	634.33	544.30	694.36	597.51	1,020.78	876.96
77		479.95	404.88	609.99	516.15	695.79	595.24	761.48	652.90	1,115.23	956.64
78		514.99	433.34	655.92	554.50	748.12	638.80	819.25	700.71	1,195.56	1,021.14
79		551.07	463.11	703.72	593.76	803.33	685.61	880.94	752.88	1,279.00	1,091.06
80		600.23	504.50	769.69	648.09	879.65	748.99	965.03	822.73	1,395.42	1,185.86
81		654.56	549.78	840.84	707.60	962.44	817.56	1,055.58	899.05	1,520.16	1,290.64
82		714.07	597.64	918.46	770.99	1,052.99	892.58	1,156.48	981.84	1,658.21	1,403.74
83		777.45	650.68	1,003.83	840.84	1,151.30	974.08	1,267.73	1,073.69	1,812.89	1,528.48
84		846.01	707.60	1,095.68	915.87	1,258.67	1,063.34	1,389.33	1,173.30	1,980.87	1,666.53
85		921.04	768.40	1,196.58	997.37	1,376.39	1,160.36	1,522.57	1,283.25	2,165.49	1,816.21
86		1,003.83	835.67	1,306.54	1,086.62	1,505.75	1,266.43	1,668.74	1,402.26	2,368.40	1,979.21
87		1,091.80	908.11	1,425.55	1,184.94	1,645.46	1,382.86	1,829.15	1,532.92	2,587.94	2,157.17
88		1,188.82	988.31	1,556.20	1,291.01	1,800.69	1,508.34	2,005.08	1,676.51	2,829.10	2,351.76
89		1,294.89	1,073.69	1,699.79	1,406.14	1,968.86	1,646.75	2,197.83	1,831.74	3,093.55	2,562.99

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
19		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
20		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
21		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
22		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
23		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
24		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
25		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
26		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
27		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
28		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
29		19.76	18.11	19.76	19.76	19.76	19.76	21.40	19.76	33.87	33.87
30		23.05	23.05	26.34	24.70	27.99	26.34	27.99	26.34	52.92	48.69
31		23.05	23.05	26.34	24.70	27.99	26.34	27.99	26.34	52.92	48.69
32		23.05	23.05	26.34	24.70	27.99	26.34	27.99	26.34	52.92	48.69
33		23.05	23.05	26.34	24.70	27.99	26.34	27.99	26.34	52.92	48.69
34		23.05	23.05	26.34	24.70	27.99	26.34	27.99	26.34	52.92	48.69
35		23.05	23.05	26.34	24.70	27.99	26.34	27.99	26.34	52.92	48.69
36		23.05	23.05	26.34	24.70	27.99	26.34	27.99	26.34	52.92	48.69
37		23.05	23.05	26.34	24.70	27.99	26.34	27.99	26.34	52.92	48.69
38		23.05	23.05	26.34	24.70	27.99	26.34	27.99	26.34	52.92	48.69
39		23.05	23.05	26.34	24.70	27.99	26.34	27.99	26.34	52.92	48.69
40		37.87	34.57	44.45	39.51	47.75	44.45	51.04	47.75	97.37	88.91
41		37.87	34.57	44.45	39.51	47.75	44.45	51.04	47.75	97.37	88.91
42		37.87	34.57	44.45	39.51	47.75	44.45	51.04	47.75	97.37	88.91
43		37.87	34.57	44.45	39.51	47.75	44.45	51.04	47.75	97.37	88.91
44		37.87	34.57	44.45	39.51	47.75	44.45	51.04	47.75	97.37	88.91
45		37.87	34.57	44.45	39.51	47.75	44.45	51.04	47.75	97.37	88.91
46		37.87	34.57	44.45	39.51	47.75	44.45	51.04	47.75	97.37	88.91
47		37.87	34.57	44.45	39.51	47.75	44.45	51.04	47.75	97.37	88.91
48		37.87	34.57	44.45	39.51	47.75	44.45	51.04	47.75	97.37	88.91
49		37.87	34.57	44.45	39.51	47.75	44.45	51.04	47.75	97.37	88.91
50		79.03	69.15	95.49	83.97	105.37	93.84	115.25	103.72	192.63	171.46
51		79.03	69.15	95.49	83.97	105.37	93.84	115.25	103.72	192.63	171.46
52		79.03	69.15	95.49	83.97	105.37	93.84	115.25	103.72	192.63	171.46
53		79.03	69.15	95.49	83.97	105.37	93.84	115.25	103.72	192.63	171.46
54		79.03	69.15	95.49	83.97	105.37	93.84	115.25	103.72	192.63	171.46
55		79.03	69.15	95.49	83.97	105.37	93.84	115.25	103.72	192.63	171.46
56		79.03	69.15	95.49	83.97	105.37	93.84	115.25	103.72	192.63	171.46
57		79.03	69.15	95.49	83.97	105.37	93.84	115.25	103.72	192.63	171.46
58		79.03	69.15	95.49	83.97	105.37	93.84	115.25	103.72	192.63	171.46
59		79.03	69.15	95.49	83.97	105.37	93.84	115.25	103.72	192.63	171.46
60		125.13	108.66	154.76	135.00	174.52	153.12	190.98	167.93	302.70	266.72
61		125.13	108.66	154.76	135.00	174.52	153.12	190.98	167.93	302.70	266.72
62		125.13	108.66	154.76	135.00	174.52	153.12	190.98	167.93	302.70	266.72
63		125.13	108.66	154.76	135.00	174.52	153.12	190.98	167.93	302.70	266.72
64		125.13	108.66	154.76	135.00	174.52	153.12	190.98	167.93	302.70	266.72
65		172.03	147.69	212.60	183.39	240.19	209.35	261.29	230.45	400.62	352.62
66		188.73	161.53	233.50	201.52	263.89	230.31	287.88	252.70	435.93	382.47
67		206.44	176.50	256.86	220.62	291.53	253.71	318.32	277.35	474.10	415.35
68		226.63	192.49	282.52	242.16	319.77	277.87	349.27	304.25	520.91	455.05
69		247.67	210.97	308.82	264.48	350.10	304.23	382.20	333.28	570.02	495.33
70		270.95	230.31	338.69	290.52	383.85	332.67	419.97	364.28	623.18	541.90
71		296.35	251.90	371.92	317.10	420.82	364.51	460.83	398.60	682.04	592.49
72		323.73	274.15	406.85	347.06	462.27	398.10	504.55	437.47	746.20	646.83
73		354.38	299.86	446.19	380.20	506.45	436.16	553.80	477.76	817.17	706.49
74		386.67	327.40	488.28	414.89	554.60	476.99	606.82	523.56	894.50	771.12
75		421.85	356.63	534.26	453.77	607.81	521.77	664.69	573.11	979.50	842.12
76		461.09	388.79	585.23	496.56	665.71	571.59	728.46	626.15	1,071.64	919.06
77		504.08	424.99	640.82	541.62	729.31	624.74	799.02	685.07	1,170.38	1,003.19
78		540.02	454.41	687.54	580.85	785.00	670.42	858.76	736.27	1,254.83	1,071.95
79		578.24	486.39	738.65	623.52	843.43	719.24	924.92	789.10	1,342.20	1,144.28
80		629.98	529.08	807.21	680.43	922.34	785.22	1,011.60	862.83	1,463.62	1,245.74
81		686.90	576.95	882.24	742.53	1,009.01	857.66	1,108.62	943.03	1,595.01	1,353.84
82		748.99	627.40	963.73	809.79	1,104.73	937.86	1,213.40	1,031.00	1,739.71	1,471.93
83		816.26	683.02	1,052.99	882.24	1,208.22	1,023.24	1,329.82	1,126.73	1,901.04	1,604.99
84		888.70	742.53	1,150.01	961.14	1,320.77	1,116.38	1,457.89	1,231.51	2,079.00	1,748.02
85		967.61	807.21	1,254.79	1,046.52	1,444.95	1,218.57	1,597.60	1,346.64	2,271.93	1,906.03
86		1,052.99	877.06	1,369.92	1,140.96	1,579.49	1,329.82	1,751.53	1,472.12	2,484.82	2,077.34
87		1,146.13	953.38	1,496.70	1,243.15	1,726.96	1,451.42	1,919.70	1,609.24	2,716.01	2,263.62
88		1,248.32	1,036.17	1,633.82	1,354.40	1,888.66	1,583.37	2,103.39	1,759.30	2,968.81	2,466.53
89		1,358.28	1,126.73	1,783.87	1,476.00	2,065.88	1,728.25	2,306.49	1,922.29	3,246.57	2,689.39

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

MODAL FACTORS

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

CLASS FACTORS
Preferred = 1.00
Standard = 1.4286

Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
19		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
20		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
21		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
22		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
23		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
24		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
25		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
26		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
27		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
28		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
29		21.40	19.76	21.40	21.40	23.05	21.40	23.05	23.05	38.10	35.99
30		26.34	24.70	27.99	26.34	29.64	27.99	31.28	29.64	59.27	55.04
31		26.34	24.70	27.99	26.34	29.64	27.99	31.28	29.64	59.27	55.04
32		26.34	24.70	27.99	26.34	29.64	27.99	31.28	29.64	59.27	55.04
33		26.34	24.70	27.99	26.34	29.64	27.99	31.28	29.64	59.27	55.04
34		26.34	24.70	27.99	26.34	29.64	27.99	31.28	29.64	59.27	55.04
35		26.34	24.70	27.99	26.34	29.64	27.99	31.28	29.64	59.27	55.04
36		26.34	24.70	27.99	26.34	29.64	27.99	31.28	29.64	59.27	55.04
37		26.34	24.70	27.99	26.34	29.64	27.99	31.28	29.64	59.27	55.04
38		26.34	24.70	27.99	26.34	29.64	27.99	31.28	29.64	59.27	55.04
39		26.34	24.70	27.99	26.34	29.64	27.99	31.28	29.64	59.27	55.04
40		41.16	37.87	47.75	44.45	52.68	47.75	55.98	52.68	107.96	97.37
41		41.16	37.87	47.75	44.45	52.68	47.75	55.98	52.68	107.96	97.37
42		41.16	37.87	47.75	44.45	52.68	47.75	55.98	52.68	107.96	97.37
43		41.16	37.87	47.75	44.45	52.68	47.75	55.98	52.68	107.96	97.37
44		41.16	37.87	47.75	44.45	52.68	47.75	55.98	52.68	107.96	97.37
45		41.16	37.87	47.75	44.45	52.68	47.75	55.98	52.68	107.96	97.37
46		41.16	37.87	47.75	44.45	52.68	47.75	55.98	52.68	107.96	97.37
47		41.16	37.87	47.75	44.45	52.68	47.75	55.98	52.68	107.96	97.37
48		41.16	37.87	47.75	44.45	52.68	47.75	55.98	52.68	107.96	97.37
49		41.16	37.87	47.75	44.45	52.68	47.75	55.98	52.68	107.96	97.37
50		85.61	75.73	103.72	92.20	116.89	103.72	126.77	113.60	211.68	188.40
51		85.61	75.73	103.72	92.20	116.89	103.72	126.77	113.60	211.68	188.40
52		85.61	75.73	103.72	92.20	116.89	103.72	126.77	113.60	211.68	188.40
53		85.61	75.73	103.72	92.20	116.89	103.72	126.77	113.60	211.68	188.40
54		85.61	75.73	103.72	92.20	116.89	103.72	126.77	113.60	211.68	188.40
55		85.61	75.73	103.72	92.20	116.89	103.72	126.77	113.60	211.68	188.40
56		85.61	75.73	103.72	92.20	116.89	103.72	126.77	113.60	211.68	188.40
57		85.61	75.73	103.72	92.20	116.89	103.72	126.77	113.60	211.68	188.40
58		85.61	75.73	103.72	92.20	116.89	103.72	126.77	113.60	211.68	188.40
59		85.61	75.73	103.72	92.20	116.89	103.72	126.77	113.60	211.68	188.40
60		138.30	120.19	171.23	148.18	192.63	167.93	209.09	184.40	332.34	294.24
61		138.30	120.19	171.23	148.18	192.63	167.93	209.09	184.40	332.34	294.24
62		138.30	120.19	171.23	148.18	192.63	167.93	209.09	184.40	332.34	294.24
63		138.30	120.19	171.23	148.18	192.63	167.93	209.09	184.40	332.34	294.24
64		138.30	120.19	171.23	148.18	192.63	167.93	209.09	184.40	332.34	294.24
65		188.26	162.29	233.69	201.23	264.53	230.45	288.87	253.17	440.27	388.11
66		207.92	177.53	257.50	222.31	291.08	252.70	318.27	278.29	479.13	421.55
67		226.92	193.82	283.65	242.68	319.89	278.93	349.84	305.71	522.72	457.90
68		248.37	212.67	310.46	267.00	350.82	304.25	383.43	333.75	572.81	498.96
69		272.13	232.38	340.92	292.00	385.26	334.81	420.42	366.91	627.03	546.44
70		298.05	252.89	373.31	319.12	422.99	365.79	462.12	400.41	685.11	596.09
71		325.99	277.09	408.96	349.69	463.79	400.08	506.76	438.60	750.62	651.55
72		355.81	301.86	447.68	382.06	507.46	438.93	555.59	481.22	821.19	710.58
73		388.81	329.99	490.68	417.50	556.67	479.20	608.33	526.54	898.34	776.59
74		424.77	359.86	537.67	457.23	611.05	524.97	667.50	575.77	983.40	849.14
75		464.87	392.72	588.37	499.56	668.86	574.50	731.31	630.00	1,077.63	925.97
76		507.46	428.35	643.88	545.66	732.55	628.88	802.13	688.90	1,178.63	1,012.01
77		555.02	466.54	705.18	596.58	803.04	687.74	878.12	753.44	1,287.59	1,103.16
78		594.02	499.19	757.34	640.12	862.71	737.59	945.69	810.03	1,380.15	1,178.63
79		636.45	534.26	812.38	685.61	927.51	791.68	1,016.77	869.30	1,476.92	1,259.04
80		693.37	582.12	887.41	747.70	1,014.18	864.12	1,113.79	949.50	1,609.98	1,368.81
81		755.46	633.86	970.20	816.26	1,109.91	944.33	1,218.57	1,037.47	1,754.68	1,488.56
82		824.02	690.78	1,060.75	890.00	1,214.69	1,031.00	1,335.00	1,133.19	1,914.34	1,619.96
83		897.76	750.29	1,157.77	970.20	1,328.53	1,125.43	1,463.06	1,239.27	2,092.31	1,764.66
84		976.67	816.26	1,265.14	1,056.87	1,452.71	1,227.63	1,604.06	1,354.40	2,286.90	1,924.32
85		1,063.34	887.41	1,380.27	1,151.30	1,588.54	1,340.17	1,758.00	1,481.17	2,499.79	2,097.30
86		1,157.77	965.03	1,507.04	1,254.79	1,737.30	1,463.06	1,926.17	1,618.29	2,732.64	2,285.24
87		1,261.26	1,049.11	1,645.46	1,367.34	1,900.30	1,596.30	2,111.16	1,769.64	2,987.11	2,489.81
88		1,372.51	1,140.96	1,796.81	1,490.23	2,077.52	1,741.19	2,314.25	1,933.93	3,266.52	2,714.34
89		1,494.11	1,239.27	1,962.39	1,623.47	2,272.86	1,900.30	2,536.75	2,115.04	3,570.89	2,957.17

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
19		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
20		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
21		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
22		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
23		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
24		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
25		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
26		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
27		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
28		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
29		8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	14.82	12.70
30		16.46	16.46	18.11	16.46	19.76	18.11	19.76	19.76	38.10	33.87
31		16.46	16.46	18.11	16.46	19.76	18.11	19.76	19.76	38.10	33.87
32		16.46	16.46	18.11	16.46	19.76	18.11	19.76	19.76	38.10	33.87
33		16.46	16.46	18.11	16.46	19.76	18.11	19.76	19.76	38.10	33.87
34		16.46	16.46	18.11	16.46	19.76	18.11	19.76	19.76	38.10	33.87
35		16.46	16.46	18.11	16.46	19.76	18.11	19.76	19.76	38.10	33.87
36		16.46	16.46	18.11	16.46	19.76	18.11	19.76	19.76	38.10	33.87
37		16.46	16.46	18.11	16.46	19.76	18.11	19.76	19.76	38.10	33.87
38		16.46	16.46	18.11	16.46	19.76	18.11	19.76	19.76	38.10	33.87
39		16.46	16.46	18.11	16.46	19.76	18.11	19.76	19.76	38.10	33.87
40		36.22	32.93	41.16	37.87	44.45	41.16	47.75	44.45	93.14	84.67
41		36.22	32.93	41.16	37.87	44.45	41.16	47.75	44.45	93.14	84.67
42		36.22	32.93	41.16	37.87	44.45	41.16	47.75	44.45	93.14	84.67
43		36.22	32.93	41.16	37.87	44.45	41.16	47.75	44.45	93.14	84.67
44		36.22	32.93	41.16	37.87	44.45	41.16	47.75	44.45	93.14	84.67
45		36.22	32.93	41.16	37.87	44.45	41.16	47.75	44.45	93.14	84.67
46		36.22	32.93	41.16	37.87	44.45	41.16	47.75	44.45	93.14	84.67
47		36.22	32.93	41.16	37.87	44.45	41.16	47.75	44.45	93.14	84.67
48		36.22	32.93	41.16	37.87	44.45	41.16	47.75	44.45	93.14	84.67
49		36.22	32.93	41.16	37.87	44.45	41.16	47.75	44.45	93.14	84.67
50		79.03	69.15	95.49	83.97	107.02	93.84	115.25	103.72	192.63	173.58
51		79.03	69.15	95.49	83.97	107.02	93.84	115.25	103.72	192.63	173.58
52		79.03	69.15	95.49	83.97	107.02	93.84	115.25	103.72	192.63	173.58
53		79.03	69.15	95.49	83.97	107.02	93.84	115.25	103.72	192.63	173.58
54		79.03	69.15	95.49	83.97	107.02	93.84	115.25	103.72	192.63	173.58
55		79.03	69.15	95.49	83.97	107.02	93.84	115.25	103.72	192.63	173.58
56		79.03	69.15	95.49	83.97	107.02	93.84	115.25	103.72	192.63	173.58
57		79.03	69.15	95.49	83.97	107.02	93.84	115.25	103.72	192.63	173.58
58		79.03	69.15	95.49	83.97	107.02	93.84	115.25	103.72	192.63	173.58
59		79.03	69.15	95.49	83.97	107.02	93.84	115.25	103.72	192.63	173.58
60		110.31	95.49	135.00	116.89	153.12	133.36	166.29	146.53	262.48	232.85
61		110.31	95.49	135.00	116.89	153.12	133.36	166.29	146.53	262.48	232.85
62		110.31	95.49	135.00	116.89	153.12	133.36	166.29	146.53	262.48	232.85
63		110.31	95.49	135.00	116.89	153.12	133.36	166.29	146.53	262.48	232.85
64		110.31	95.49	135.00	116.89	153.12	133.36	166.29	146.53	262.48	232.85
65		131.46	111.97	162.29	139.57	183.39	160.66	199.62	175.27	306.72	269.16
66		137.54	118.35	171.13	147.14	193.52	167.93	211.11	183.93	318.73	279.66
67		144.98	122.91	179.64	154.43	203.28	176.50	222.20	193.82	332.27	289.72
68		149.02	127.29	186.28	159.89	209.56	183.17	229.74	200.25	343.29	299.38
69		154.41	131.48	192.63	165.11	217.09	188.04	236.96	206.39	353.81	308.60
70		158.05	135.48	198.70	170.10	224.28	194.18	245.36	213.75	365.78	317.39
71		162.99	139.29	205.97	174.85	232.63	201.52	254.86	220.78	377.22	327.68
72		169.16	142.90	211.44	180.82	240.61	207.07	262.48	227.49	388.11	337.48
73		173.60	146.34	218.08	186.51	248.20	213.78	271.17	233.86	400.29	346.79
74		179.22	151.00	225.79	191.92	256.84	220.15	280.83	241.32	413.68	355.62
75		183.17	155.42	233.13	197.05	265.05	227.58	288.64	248.39	426.41	365.75
76		188.26	159.60	240.09	203.26	272.83	233.27	298.75	256.47	438.48	377.09
77		194.39	163.56	246.68	209.14	281.53	241.32	308.35	264.11	451.61	386.10
78		196.25	165.95	250.25	212.05	285.82	243.67	312.16	267.37	457.23	389.49
79		199.21	166.87	253.55	213.44	289.77	247.08	318.23	271.66	460.71	394.18
80		204.39	172.05	261.31	221.21	298.82	254.84	328.57	279.42	475.68	404.16
81		210.86	175.93	270.36	227.67	309.17	262.60	338.92	288.47	488.98	414.14
82		217.32	181.10	279.42	234.14	319.52	271.66	350.57	297.53	503.95	425.78
83		221.21	184.98	285.89	239.32	327.28	276.83	360.91	305.29	515.59	435.76
84		226.38	188.87	292.35	244.49	336.34	283.30	371.26	313.05	528.90	444.07
85		230.26	192.75	298.82	249.66	344.10	291.06	380.32	320.81	542.20	454.05
86		235.44	196.63	306.58	254.84	353.15	297.53	391.96	328.57	555.51	464.03
87		240.61	199.21	313.05	260.01	362.21	304.00	402.31	337.63	568.81	474.01
88		245.78	203.10	320.81	266.48	371.26	310.46	413.95	345.39	583.78	483.99
89		249.66	208.27	328.57	271.66	380.32	318.23	424.30	354.45	597.09	495.63

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

MODAL FACTORS

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

CLASS FACTORS
Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
19		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
20		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
21		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
22		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
23		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
24		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
25		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
26		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
27		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
28		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
29		9.88	8.23	9.88	9.88	9.88	9.88	9.88	9.88	16.93	14.82
30		19.76	18.11	21.40	19.76	21.40	21.40	23.05	21.40	42.34	40.22
31		19.76	18.11	21.40	19.76	21.40	21.40	23.05	21.40	42.34	40.22
32		19.76	18.11	21.40	19.76	21.40	21.40	23.05	21.40	42.34	40.22
33		19.76	18.11	21.40	19.76	21.40	21.40	23.05	21.40	42.34	40.22
34		19.76	18.11	21.40	19.76	21.40	21.40	23.05	21.40	42.34	40.22
35		19.76	18.11	21.40	19.76	21.40	21.40	23.05	21.40	42.34	40.22
36		19.76	18.11	21.40	19.76	21.40	21.40	23.05	21.40	42.34	40.22
37		19.76	18.11	21.40	19.76	21.40	21.40	23.05	21.40	42.34	40.22
38		19.76	18.11	21.40	19.76	21.40	21.40	23.05	21.40	42.34	40.22
39		19.76	18.11	21.40	19.76	21.40	21.40	23.05	21.40	42.34	40.22
40		41.16	37.87	47.75	42.81	52.68	47.75	55.98	51.04	105.84	97.37
41		41.16	37.87	47.75	42.81	52.68	47.75	55.98	51.04	105.84	97.37
42		41.16	37.87	47.75	42.81	52.68	47.75	55.98	51.04	105.84	97.37
43		41.16	37.87	47.75	42.81	52.68	47.75	55.98	51.04	105.84	97.37
44		41.16	37.87	47.75	42.81	52.68	47.75	55.98	51.04	105.84	97.37
45		41.16	37.87	47.75	42.81	52.68	47.75	55.98	51.04	105.84	97.37
46		41.16	37.87	47.75	42.81	52.68	47.75	55.98	51.04	105.84	97.37
47		41.16	37.87	47.75	42.81	52.68	47.75	55.98	51.04	105.84	97.37
48		41.16	37.87	47.75	42.81	52.68	47.75	55.98	51.04	105.84	97.37
49		41.16	37.87	47.75	42.81	52.68	47.75	55.98	51.04	105.84	97.37
50		90.55	79.03	110.31	97.14	123.48	108.66	133.36	120.19	222.26	198.98
51		90.55	79.03	110.31	97.14	123.48	108.66	133.36	120.19	222.26	198.98
52		90.55	79.03	110.31	97.14	123.48	108.66	133.36	120.19	222.26	198.98
53		90.55	79.03	110.31	97.14	123.48	108.66	133.36	120.19	222.26	198.98
54		90.55	79.03	110.31	97.14	123.48	108.66	133.36	120.19	222.26	198.98
55		90.55	79.03	110.31	97.14	123.48	108.66	133.36	120.19	222.26	198.98
56		90.55	79.03	110.31	97.14	123.48	108.66	133.36	120.19	222.26	198.98
57		90.55	79.03	110.31	97.14	123.48	108.66	133.36	120.19	222.26	198.98
58		90.55	79.03	110.31	97.14	123.48	108.66	133.36	120.19	222.26	198.98
59		90.55	79.03	110.31	97.14	123.48	108.66	133.36	120.19	222.26	198.98
60		126.77	110.31	156.41	135.00	176.16	154.76	192.63	169.58	304.82	268.83
61		126.77	110.31	156.41	135.00	176.16	154.76	192.63	169.58	304.82	268.83
62		126.77	110.31	156.41	135.00	176.16	154.76	192.63	169.58	304.82	268.83
63		126.77	110.31	156.41	135.00	176.16	154.76	192.63	169.58	304.82	268.83
64		126.77	110.31	156.41	135.00	176.16	154.76	192.63	169.58	304.82	268.83
65		150.93	129.83	188.26	162.29	210.97	185.00	230.45	202.86	352.62	310.89
66		158.34	135.95	196.73	169.53	222.31	193.52	243.10	212.72	368.08	322.84
67		167.04	141.83	208.01	178.07	234.80	203.28	256.86	223.77	382.93	334.30
68		172.30	145.92	214.22	184.73	242.16	211.11	265.44	231.30	395.17	345.28
69		177.34	151.35	221.68	189.57	250.72	217.09	273.66	238.49	408.84	355.77
70		183.64	155.05	228.80	195.69	258.91	224.28	282.99	246.86	421.91	365.78
71		188.18	160.03	237.08	203.00	268.20	232.63	293.39	254.86	434.37	377.22
72		193.94	164.78	244.98	208.52	277.07	239.15	303.31	262.48	448.09	388.11
73		200.86	169.30	252.51	215.21	286.94	246.77	312.77	271.17	463.00	400.29
74		206.04	173.58	261.07	221.56	296.35	254.02	323.16	279.42	477.19	411.87
75		212.32	179.01	267.82	227.58	305.29	262.27	334.43	287.25	490.64	422.84
76		218.27	184.16	276.93	234.63	315.12	270.11	345.14	296.02	506.89	434.98
77		223.89	189.03	285.55	241.32	324.44	277.52	355.27	304.33	520.56	446.43
78		226.55	190.98	288.45	243.67	329.28	281.87	360.89	309.52	526.65	450.45
79		228.97	192.75	292.35	247.08	335.04	285.89	366.09	313.05	532.22	454.05
80		236.73	197.92	302.70	254.84	345.39	293.65	379.02	323.40	548.86	465.70
81		243.20	204.39	311.76	262.60	357.03	304.00	391.96	333.75	563.82	479.00
82		249.66	209.56	322.11	270.36	368.68	313.05	404.90	344.10	580.46	492.31
83		254.84	213.44	329.87	275.54	377.73	320.81	416.54	353.15	595.43	502.29
84		261.31	217.32	337.63	282.00	388.08	327.28	428.18	360.91	610.39	513.93
85		266.48	222.50	345.39	288.47	397.14	335.04	439.82	369.97	625.36	523.91
86		271.66	226.38	353.15	294.94	407.48	342.80	451.47	380.32	640.33	535.55
87		276.83	230.26	362.21	300.12	417.83	350.57	464.40	389.37	656.96	547.19
88		283.30	235.44	369.97	306.58	428.18	359.62	477.34	398.43	673.60	558.84
89		288.47	239.32	379.02	314.34	439.82	367.38	490.27	408.78	690.23	572.14

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
19		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
20		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
21		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
22		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
23		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
24		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
25		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
26		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
27		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
28		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
29		12.35	12.35	13.72	12.35	13.72	13.72	13.72	13.72	22.93	21.17
30		15.09	15.09	16.46	16.46	17.84	16.46	19.21	17.84	35.28	33.52
31		15.09	15.09	16.46	16.46	17.84	16.46	19.21	17.84	35.28	33.52
32		15.09	15.09	16.46	16.46	17.84	16.46	19.21	17.84	35.28	33.52
33		15.09	15.09	16.46	16.46	17.84	16.46	19.21	17.84	35.28	33.52
34		15.09	15.09	16.46	16.46	17.84	16.46	19.21	17.84	35.28	33.52
35		15.09	15.09	16.46	16.46	17.84	16.46	19.21	17.84	35.28	33.52
36		15.09	15.09	16.46	16.46	17.84	16.46	19.21	17.84	35.28	33.52
37		15.09	15.09	16.46	16.46	17.84	16.46	19.21	17.84	35.28	33.52
38		15.09	15.09	16.46	16.46	17.84	16.46	19.21	17.84	35.28	33.52
39		15.09	15.09	16.46	16.46	17.84	16.46	19.21	17.84	35.28	33.52
40		24.70	23.32	28.81	26.07	31.56	28.81	34.30	31.56	65.27	58.21
41		24.70	23.32	28.81	26.07	31.56	28.81	34.30	31.56	65.27	58.21
42		24.70	23.32	28.81	26.07	31.56	28.81	34.30	31.56	65.27	58.21
43		24.70	23.32	28.81	26.07	31.56	28.81	34.30	31.56	65.27	58.21
44		24.70	23.32	28.81	26.07	31.56	28.81	34.30	31.56	65.27	58.21
45		24.70	23.32	28.81	26.07	31.56	28.81	34.30	31.56	65.27	58.21
46		24.70	23.32	28.81	26.07	31.56	28.81	34.30	31.56	65.27	58.21
47		24.70	23.32	28.81	26.07	31.56	28.81	34.30	31.56	65.27	58.21
48		24.70	23.32	28.81	26.07	31.56	28.81	34.30	31.56	65.27	58.21
49		24.70	23.32	28.81	26.07	31.56	28.81	34.30	31.56	65.27	58.21
50		52.14	45.28	63.11	54.88	69.97	61.74	76.83	68.60	127.01	114.66
51		52.14	45.28	63.11	54.88	69.97	61.74	76.83	68.60	127.01	114.66
52		52.14	45.28	63.11	54.88	69.97	61.74	76.83	68.60	127.01	114.66
53		52.14	45.28	63.11	54.88	69.97	61.74	76.83	68.60	127.01	114.66
54		52.14	45.28	63.11	54.88	69.97	61.74	76.83	68.60	127.01	114.66
55		52.14	45.28	63.11	54.88	69.97	61.74	76.83	68.60	127.01	114.66
56		52.14	45.28	63.11	54.88	69.97	61.74	76.83	68.60	127.01	114.66
57		52.14	45.28	63.11	54.88	69.97	61.74	76.83	68.60	127.01	114.66
58		52.14	45.28	63.11	54.88	69.97	61.74	76.83	68.60	127.01	114.66
59		52.14	45.28	63.11	54.88	69.97	61.74	76.83	68.60	127.01	114.66
60		83.69	71.34	102.90	89.18	115.25	101.53	126.22	111.13	199.33	176.40
61		83.69	71.34	102.90	89.18	115.25	101.53	126.22	111.13	199.33	176.40
62		83.69	71.34	102.90	89.18	115.25	101.53	126.22	111.13	199.33	176.40
63		83.69	71.34	102.90	89.18	115.25	101.53	126.22	111.13	199.33	176.40
64		83.69	71.34	102.90	89.18	115.25	101.53	126.22	111.13	199.33	176.40
65		113.60	97.37	140.65	121.72	158.23	139.30	173.11	151.47	266.04	233.00
66		125.28	106.62	154.60	133.28	174.60	151.94	190.59	166.60	287.88	253.61
67		136.57	116.87	170.72	145.77	193.04	168.09	210.11	183.85	314.04	275.21
68		150.06	128.07	186.28	160.41	210.86	183.69	230.26	201.80	344.30	301.04
69		164.35	138.87	205.11	175.81	231.87	201.29	253.54	220.40	376.75	327.61
70		179.38	151.78	224.54	191.92	254.65	219.52	277.23	240.84	412.89	358.05
71		196.33	166.70	245.74	209.92	279.07	240.79	305.01	264.26	450.89	392.15
72		213.88	181.06	269.78	229.67	305.03	263.71	334.19	289.23	493.73	428.11
73		234.34	198.47	295.32	251.09	334.78	288.15	365.86	316.84	541.11	467.32
74		256.38	216.38	323.41	275.19	366.92	316.35	401.03	346.93	592.72	511.07
75		279.86	235.91	353.87	300.67	402.44	345.77	440.60	379.31	648.26	557.56
76		305.81	258.06	387.66	328.55	441.09	378.56	482.01	414.94	708.89	608.04
77		334.05	280.43	424.55	358.63	482.64	413.37	528.45	453.59	775.67	663.63
78		357.83	300.75	455.51	384.17	519.17	443.44	568.57	487.34	829.80	709.85
79		382.70	321.25	488.34	411.81	558.41	476.49	611.24	522.84	888.44	758.15
80		417.20	350.36	534.70	449.54	610.16	519.61	669.45	571.35	968.84	823.30
81		454.93	381.62	584.29	490.50	668.37	568.12	733.05	624.17	1,056.16	895.37
82		495.89	415.04	638.19	535.78	730.89	619.86	803.13	682.38	1,151.79	974.38
83		540.09	451.69	696.40	583.21	798.82	676.99	880.75	746.00	1,258.51	1,061.70
84		587.52	490.50	761.09	636.03	874.28	738.45	964.83	814.99	1,376.32	1,157.34
85		640.34	533.62	831.16	693.16	956.21	806.36	1,057.54	890.45	1,503.84	1,261.29
86		696.40	579.97	906.62	754.62	1,045.68	879.67	1,158.87	973.45	1,643.83	1,374.94
87		758.93	630.64	990.70	822.53	1,142.70	960.52	1,269.91	1,065.08	1,797.68	1,498.29
88		825.77	685.62	1,081.25	895.84	1,250.51	1,047.84	1,392.81	1,164.26	1,965.39	1,632.75
89		899.07	746.00	1,180.43	976.69	1,366.93	1,143.78	1,526.48	1,272.07	2,148.34	1,779.66

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR273
RETURN OF PREMIUM RIDER
Base Policy Form 694
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of VA

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

RATE DESCRIPTION

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

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

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Virginia

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	386.36	539.86	695.09	325.99	457.07	586.43	253.55	355.31	457.07
55 - 64	677.85	948.64	1,219.43	582.98	815.83	1,048.68	469.15	655.42	843.43
65 - 69	999.58	1,398.75	1,797.92	851.56	1,190.85	1,531.81	696.88	974.64	1,254.05
70 - 74	1,401.40	1,961.96	2,520.98	1,134.98	1,587.74	2,042.04	944.02	1,321.32	1,698.62
75 - 79	1,901.35	2,660.75	3,421.57	1,558.48	2,181.87	2,805.26	1,294.96	1,812.09	2,329.22
80 - 84	1,841.72	2,578.95	3,314.82	1,557.12	2,179.16	2,801.20	1,291.51	1,809.19	2,325.52

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	93.14	131.08	167.31	77.62	110.39	141.43	60.37	84.52	108.66
55 - 64	163.86	231.12	296.67	141.43	196.63	253.55	112.11	156.96	201.80
65 - 69	242.83	340.96	437.42	206.24	287.73	370.89	167.98	234.51	301.04
70 - 74	343.42	480.48	617.54	277.20	386.54	497.42	229.46	320.32	411.18
75 - 79	468.96	655.98	843.00	382.54	535.55	689.98	317.36	443.46	570.97
80 - 84	453.99	635.59	817.19	382.17	535.30	688.44	315.76	443.15	569.18

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	32.77	44.84	58.64	31.05	43.12	56.92	27.60	37.95	48.29
55 - 64	55.19	77.62	100.04	51.74	72.44	93.14	43.12	62.09	79.34
65 - 69	78.17	109.77	139.71	71.52	101.46	129.73	56.55	79.83	103.12
70 - 74	92.40	129.36	166.32	77.00	107.80	140.14	66.22	92.40	120.12
75 - 79	103.43	144.51	185.60	96.34	134.60	172.85	79.34	110.51	143.10

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	48.29	67.27	86.24	36.22	50.02	63.82	13.80	18.97	24.15
55 - 64	53.47	74.17	96.59	39.67	55.19	72.44	15.52	20.70	27.60
65 - 69	64.86	89.81	114.76	44.91	61.54	79.83	16.63	23.28	29.94
70 - 74	67.76	95.48	123.20	50.82	70.84	90.86	18.48	26.18	33.88
75 - 79	69.42	97.76	124.68	51.00	72.26	93.51	18.42	26.92	34.00
80 - 84	71.83	100.28	128.74	50.14	70.47	90.80	18.97	25.75	33.88

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	56.92	79.34	103.49	50.02	70.72	89.69	36.22	51.74	65.54
55 - 64	63.82	89.69	115.56	56.92	79.34	101.76	41.40	56.92	74.17
65 - 69	76.51	108.11	138.05	66.53	93.14	118.09	48.23	68.19	86.49
70 - 74	81.62	115.50	147.84	69.30	95.48	123.20	50.82	70.84	90.86
75 - 79	83.59	116.18	150.18	73.67	103.43	133.18	53.84	76.51	97.76
80 & OV	135.52	188.37	242.58	112.48	157.20	201.92	85.38	119.26	153.14

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	90.18	125.88	161.58	77.03	107.09	137.15	62.00	88.30	112.73
55 - 64	122.12	172.85	221.70	107.09	148.43	191.64	90.18	125.88	161.58
65 - 69	164.86	231.90	297.12	144.94	202.91	260.88	123.20	173.92	222.84
70 - 74	192.91	270.08	345.57	169.43	238.21	306.98	147.62	206.33	265.05
75 - 79	202.17	283.97	365.76	182.11	254.64	327.18	158.96	222.24	287.05

UR204
Gross Premium Code: 204C - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	39.45	54.49	69.52	33.82	46.97	60.12	28.18	39.45	50.73
55 - 64	50.73	71.39	90.18	45.09	62.00	78.91	37.58	54.49	69.52
65 - 69	54.35	76.09	99.64	48.92	68.84	88.77	43.48	59.79	76.09
70 - 74	50.33	68.78	88.91	45.29	62.07	80.52	38.58	55.36	70.46
75 - 79	38.58	54.02	69.45	35.50	49.39	63.28	30.87	43.21	55.56

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	56.92	79.34	101.76	48.29	68.99	87.96	39.67	56.92	72.44
55 - 64	87.96	122.46	158.68	75.89	106.94	137.98	65.54	91.41	117.29
65 - 69	128.07	179.63	231.18	113.10	158.00	202.91	96.47	136.38	174.64
70 - 74	157.08	220.22	281.82	138.60	194.04	249.48	120.12	169.40	217.14
75 - 79	172.85	242.27	310.28	154.43	216.77	279.11	136.01	189.85	243.69

UR204
Gross Premium Code: 204D - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

10 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	27.60	37.95	48.29	24.15	32.77	43.12	20.70	27.60	36.22
55 - 64	39.67	55.19	70.72	34.50	48.29	62.09	29.32	41.40	53.47
65 - 69	44.91	63.20	81.50	39.92	56.55	71.52	34.93	49.90	63.20
70 - 74	41.58	58.52	75.46	38.50	52.36	67.76	33.88	46.20	60.06
75 - 79	34.00	46.75	60.92	31.17	42.50	55.26	26.92	38.25	48.17

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	22.42	32.77	41.40	20.70	27.60	36.22	17.25	24.15	31.05
55 - 64	37.95	53.47	67.27	34.50	48.29	60.37	29.32	39.67	51.74
65 - 69	58.21	81.50	106.44	53.22	74.84	96.47	46.57	64.86	83.16
70 - 74	77.00	107.80	138.60	70.84	98.56	126.28	61.60	86.24	110.88
75 - 79	92.09	130.35	167.18	86.42	120.43	154.43	75.09	104.84	134.60

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR204
Gross Premium Code: 204E - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

5 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	12.07	15.52	20.70	10.35	13.80	18.97	8.62	12.07	15.52
55 - 64	18.97	25.87	32.77	15.52	22.42	29.32	13.80	20.70	25.87
65 - 69	23.28	31.60	39.92	19.96	28.27	36.59	18.30	24.95	33.26
70 - 74	23.10	32.34	41.58	20.02	29.26	36.96	18.48	26.18	33.88
75 - 79	19.84	28.34	35.42	18.42	25.50	32.59	17.00	22.67	29.75

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Virginia

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	432.72	604.65	778.51	365.11	511.92	656.80	283.97	397.95	511.92
55 - 64	759.19	1,062.48	1,365.77	652.94	913.73	1,174.52	525.44	734.07	944.64
65 - 69	1,119.53	1,566.60	2,013.67	953.75	1,333.75	1,715.62	780.51	1,091.59	1,404.54
70 - 74	1,569.57	2,197.40	2,823.50	1,271.18	1,778.27	2,287.08	1,057.30	1,479.88	1,902.45
75 - 79	2,129.51	2,980.04	3,832.16	1,745.50	2,443.70	3,141.90	1,450.35	2,029.54	2,608.73
80 - 84	2,062.72	2,888.42	3,712.60	1,743.98	2,440.66	3,137.34	1,446.49	2,026.30	2,604.59

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	104.32	146.81	187.38	86.93	123.63	158.41	67.61	94.66	121.70
55 - 64	183.52	258.86	332.27	158.41	220.22	283.97	125.57	175.79	226.02
65 - 69	271.97	381.87	489.91	230.99	322.26	415.40	188.14	262.65	337.16
70 - 74	384.63	538.14	691.64	310.46	432.92	557.11	257.00	358.76	460.52
75 - 79	525.24	734.70	944.16	428.44	599.82	772.78	355.45	496.67	639.49
80 - 84	508.47	711.86	915.25	428.03	599.54	771.05	353.65	496.33	637.49

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	36.70	50.23	65.68	34.77	48.29	63.75	30.91	42.50	54.09
55 - 64	61.82	86.93	112.04	57.95	81.13	104.32	48.29	69.54	88.86
65 - 69	87.55	122.94	156.47	80.10	113.63	145.30	63.33	89.41	115.49
70 - 74	103.49	144.88	186.28	86.24	120.74	156.96	74.17	103.49	134.53
75 - 79	115.84	161.86	207.87	107.90	150.75	193.59	88.86	123.77	160.27

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	54.09	75.34	96.59	40.57	56.02	71.48	15.45	21.25	27.04
55 - 64	59.89	83.07	108.18	44.43	61.82	81.13	17.39	23.18	30.91
65 - 69	72.65	100.59	128.53	50.30	68.92	89.41	18.63	26.08	33.53
70 - 74	75.89	106.94	137.98	56.92	79.34	101.76	20.70	29.32	37.95
75 - 79	77.75	109.49	139.64	57.13	80.93	104.73	20.63	30.15	38.08
80 - 84	80.44	112.32	144.19	56.16	78.93	101.69	21.25	28.84	37.95

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	63.75	88.86	115.91	56.02	79.20	100.45	40.57	57.95	73.41
55 - 64	71.48	100.45	129.43	63.75	88.86	113.97	46.36	63.75	83.07
65 - 69	85.69	121.08	154.61	74.51	104.32	132.26	54.02	76.37	96.86
70 - 74	91.41	129.36	165.58	77.62	106.94	137.98	56.92	79.34	101.76
75 - 79	93.62	130.12	168.20	82.51	115.84	149.16	60.30	85.69	109.49
80 & OV	151.78	210.98	271.69	125.98	176.07	226.16	95.62	133.57	171.51

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	110.02	153.57	197.12	93.98	130.65	167.33	75.64	107.73	137.53
55 - 64	148.99	210.88	270.47	130.65	181.08	233.80	110.02	153.57	197.12
65 - 69	201.13	282.92	362.48	176.82	247.55	318.28	150.30	212.19	271.86
70 - 74	235.35	329.49	421.59	206.70	290.61	374.52	180.10	251.73	323.35
75 - 79	246.65	346.44	446.23	222.17	310.67	399.16	193.93	271.13	350.21

UR204
Gross Premium Code: 204C - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	48.13	66.47	84.81	41.26	57.30	73.35	34.38	48.13	61.89
55 - 64	61.89	87.10	110.02	55.01	75.64	96.27	45.84	66.47	84.81
65 - 69	66.31	92.83	121.57	59.68	83.99	108.30	53.05	72.94	92.83
70 - 74	61.40	83.91	108.47	55.26	75.72	98.23	47.07	67.54	85.96
75 - 79	47.07	65.90	84.73	43.30	60.25	77.20	37.66	52.72	67.78

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	63.75	88.86	113.97	54.09	77.27	98.52	44.43	63.75	81.13
55 - 64	98.52	137.16	177.72	85.00	119.77	154.54	73.41	102.38	131.36
65 - 69	143.43	201.18	258.93	126.67	176.96	227.26	108.04	152.75	195.59
70 - 74	175.93	246.65	315.64	155.23	217.32	279.42	134.53	189.73	243.20
75 - 79	193.59	271.35	347.51	172.96	242.78	312.60	152.33	212.63	272.93

UR204
Gross Premium Code: 204D - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

10 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	30.91	42.50	54.09	27.04	36.70	48.29	23.18	30.91	40.57
55 - 64	44.43	61.82	79.20	38.64	54.09	69.54	32.84	46.36	59.89
65 - 69	50.30	70.79	91.28	44.71	63.33	80.10	39.12	55.88	70.79
70 - 74	46.57	65.54	84.52	43.12	58.64	75.89	37.95	51.74	67.27
75 - 79	38.08	52.36	68.23	34.91	47.60	61.89	30.15	42.84	53.95

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	25.11	36.70	46.36	23.18	30.91	40.57	19.32	27.04	34.77
55 - 64	42.50	59.89	75.34	38.64	54.09	67.61	32.84	44.43	57.95
65 - 69	65.20	91.28	119.22	59.61	83.83	108.04	52.16	72.65	93.14
70 - 74	86.24	120.74	155.23	79.34	110.39	141.43	68.99	96.59	124.19
75 - 79	103.14	145.99	187.24	96.80	134.88	172.96	84.10	117.42	150.75

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR204
Gross Premium Code: 204E - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

5 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	13.52	17.39	23.18	11.59	15.45	21.25	9.66	13.52	17.39
55 - 64	21.25	28.98	36.70	17.39	25.11	32.84	15.45	23.18	28.98
65 - 69	26.08	35.39	44.71	22.35	31.67	40.98	20.49	27.94	37.26
70 - 74	25.87	36.22	46.57	22.42	32.77	41.40	20.70	29.32	37.95
75 - 79	22.22	31.74	39.67	20.63	28.56	36.50	19.04	25.39	33.32

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Virginia

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	484.64	677.20	871.93	408.92	573.35	735.62	318.05	445.70	573.35
55 - 64	850.29	1,189.97	1,529.66	731.29	1,023.38	1,315.46	588.50	822.16	1,058.00
65 - 69	1,253.88	1,754.59	2,255.31	1,068.19	1,493.80	1,921.50	874.17	1,222.58	1,573.08
70 - 74	1,757.92	2,461.08	3,162.32	1,423.72	1,991.66	2,561.53	1,184.18	1,657.46	2,130.75
75 - 79	2,385.05	3,337.65	4,292.02	1,954.96	2,736.94	3,518.92	1,624.39	2,273.08	2,921.77
80 - 84	2,310.25	3,235.03	4,158.11	1,953.26	2,733.54	3,513.82	1,620.06	2,269.45	2,917.14

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	116.83	164.43	209.87	97.36	138.47	177.41	75.73	106.02	136.31
55 - 64	205.54	289.92	372.14	177.41	246.65	318.05	140.63	196.89	253.14
65 - 69	304.60	427.70	548.70	258.70	360.93	465.25	210.72	294.17	377.62
70 - 74	430.79	602.71	774.64	347.72	484.88	623.96	287.83	401.81	515.78
75 - 79	588.26	822.86	1,057.45	479.85	671.79	865.51	398.10	556.27	716.23
80 - 84	569.49	797.28	1,025.08	479.39	671.49	863.58	396.09	555.89	713.98

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	41.11	56.25	73.56	38.94	54.09	71.40	34.62	47.60	60.58
55 - 64	69.23	97.36	125.49	64.91	90.87	116.83	54.09	77.89	99.53
65 - 69	98.06	137.70	175.25	89.71	127.27	162.73	70.93	100.14	129.35
70 - 74	115.91	162.27	208.63	96.59	135.22	175.79	83.07	115.91	150.68
75 - 79	129.74	181.28	232.82	120.85	168.84	216.82	99.53	138.62	179.50

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	60.58	84.38	108.18	45.44	62.74	80.05	17.31	23.80	30.29
55 - 64	67.07	93.03	121.16	49.76	69.23	90.87	19.47	25.96	34.62
65 - 69	81.37	112.66	143.96	56.33	77.19	100.14	20.86	29.21	37.55
70 - 74	85.00	119.77	154.54	63.75	88.86	113.97	23.18	32.84	42.50
75 - 79	87.08	122.63	156.40	63.98	90.64	117.30	23.10	33.77	42.65
80 - 84	90.10	125.80	161.50	62.90	88.40	113.90	23.80	32.30	42.50

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	71.40	99.53	129.82	62.74	88.71	112.51	45.44	64.91	82.22
55 - 64	80.05	112.51	144.96	71.40	99.53	127.65	51.93	71.40	93.03
65 - 69	95.97	135.61	173.16	83.45	116.83	148.13	60.50	85.54	108.49
70 - 74	102.38	144.88	185.45	86.93	119.77	154.54	63.75	88.86	113.97
75 - 79	104.86	145.73	188.39	92.42	129.74	167.06	67.53	95.97	122.63
80 & OV	170.00	236.29	304.29	141.10	197.20	253.29	107.10	149.60	192.10

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	134.23	187.36	240.49	114.65	159.40	204.14	92.28	131.43	167.78
55 - 64	181.77	257.27	329.98	159.40	220.92	285.23	134.23	187.36	240.49
65 - 69	245.38	345.16	442.23	215.72	302.01	388.30	183.36	258.87	331.67
70 - 74	287.13	401.98	514.34	252.18	354.54	456.91	219.72	307.11	394.49
75 - 79	300.91	422.66	544.40	271.05	379.01	486.97	236.60	330.77	427.25

UR204
Gross Premium Code: 204C - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	58.72	81.10	103.47	50.34	69.91	89.48	41.95	58.72	75.50
55 - 64	75.50	106.26	134.23	67.11	92.28	117.45	55.93	81.10	103.47
65 - 69	80.90	113.25	148.31	72.81	102.47	132.13	64.72	88.99	113.25
70 - 74	74.90	102.37	132.33	67.41	92.38	119.85	57.43	82.39	104.87
75 - 79	57.43	80.40	103.37	52.83	73.51	94.18	45.94	64.32	82.69

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	71.40	99.53	127.65	60.58	86.54	110.34	49.76	71.40	90.87
55 - 64	110.34	153.61	199.05	95.20	134.14	173.09	82.22	114.67	147.12
65 - 69	160.65	225.32	290.00	141.87	198.20	254.53	121.01	171.08	219.06
70 - 74	197.04	276.24	353.52	173.86	243.40	312.95	150.68	212.50	272.38
75 - 79	216.82	303.91	389.21	193.72	271.92	350.12	170.61	238.15	305.68

UR204
Gross Premium Code: 204D - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

10 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	34.62	47.60	60.58	30.29	41.11	54.09	25.96	34.62	45.44
55 - 64	49.76	69.23	88.71	43.27	60.58	77.89	36.78	51.93	67.07
65 - 69	56.33	79.28	102.23	50.07	70.93	89.71	43.81	62.59	79.28
70 - 74	52.16	73.41	94.66	48.29	65.68	85.00	42.50	57.95	75.34
75 - 79	42.65	58.65	76.42	39.10	53.32	69.31	33.77	47.99	60.43

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	28.13	41.11	51.93	25.96	34.62	45.44	21.64	30.29	38.94
55 - 64	47.60	67.07	84.38	43.27	60.58	75.73	36.78	49.76	64.91
65 - 69	73.02	102.23	133.52	66.76	93.88	121.01	58.42	81.37	104.32
70 - 74	96.59	135.22	173.86	88.86	123.63	158.41	77.27	108.18	139.09
75 - 79	115.52	163.51	209.71	108.41	151.06	193.72	94.19	131.52	168.84

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR204
Gross Premium Code: 204E - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

5 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	15.15	19.47	25.96	12.98	17.31	23.80	10.82	15.15	19.47
55 - 64	23.80	32.45	41.11	19.47	28.13	36.78	17.31	25.96	32.45
65 - 69	29.21	39.64	50.07	25.04	35.47	45.90	22.95	31.29	41.73
70 - 74	28.98	40.57	52.16	25.11	36.70	46.36	23.18	32.84	42.50
75 - 79	24.88	35.54	44.43	23.10	31.99	40.88	21.33	28.44	37.32

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

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

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
19		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
20		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
21		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
22		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
23		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
24		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
25		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
26		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
27		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
28		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
29		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
30		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
31		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
32		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
33		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
34		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
35		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
36		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
37		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
38		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
39		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
40		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
41		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
42		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
43		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
44		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
45		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
46		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
47		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
48		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
49		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
50		45.16	36.13	33.12	52.68	45.16	39.14	63.22	54.19	48.17	73.76	63.22	55.70	81.98	73.79	63.95
51		45.16	36.13	33.12	52.68	45.16	39.14	63.22	54.19	48.17	73.76	63.22	55.70	81.98	73.79	63.95
52		45.16	36.13	33.12	52.68	45.16	39.14	63.22	54.19	48.17	73.76	63.22	55.70	81.98	73.79	63.95
53		45.16	36.13	33.12	52.68	45.16	39.14	63.22	54.19	48.17	73.76	63.22	55.70	81.98	73.79	63.95
54		45.16	36.13	33.12	52.68	45.16	39.14	63.22	54.19	48.17	73.76	63.22	55.70	81.98	73.79	63.95
55		69.24	58.71	52.68	82.79	72.25	63.22	102.36	88.81	78.27	118.92	103.86	90.32	134.45	116.42	103.30
56		69.24	58.71	52.68	82.79	72.25	63.22	102.36	88.81	78.27	118.92	103.86	90.32	134.45	116.42	103.30
57		69.24	58.71	52.68	82.79	72.25	63.22	102.36	88.81	78.27	118.92	103.86	90.32	134.45	116.42	103.30
58		69.24	58.71	52.68	82.79	72.25	63.22	102.36	88.81	78.27	118.92	103.86	90.32	134.45	116.42	103.30
59		69.24	58.71	52.68	82.79	72.25	63.22	102.36	88.81	78.27	118.92	103.86	90.32	134.45	116.42	103.30
60		118.92	99.35	88.81	147.52	126.44	109.89	182.14	156.55	141.50	210.74	182.14	162.57	234.47	203.32	182.00
61		118.92	99.35	88.81	147.52	126.44	109.89	182.14	156.55	141.50	210.74	182.14	162.57	234.47	203.32	182.00
62		118.92	99.35	88.81	147.52	126.44	109.89	182.14	156.55	141.50	210.74	182.14	162.57	234.47	203.32	182.00
63		118.92	99.35	88.81	147.52	126.44	109.89	182.14	156.55	141.50	210.74	182.14	162.57	234.47	203.32	182.00
64		118.92	99.35	88.81	147.52	126.44	109.89	182.14	156.55	141.50	210.74	182.14	162.57	234.47	203.32	182.00
65		164.70	139.47	121.67	204.76	175.09	154.31	253.73	218.11	194.38	290.82	252.24	224.05	321.63	279.61	248.90
66		181.32	152.08	134.53	228.11	193.02	171.08	280.75	242.74	216.42	320.24	276.37	245.67	353.60	307.42	272.37
67		198.82	168.57	149.84	250.69	213.23	188.74	309.77	267.98	239.17	352.99	305.45	272.30	389.21	337.42	301.33
68		218.57	184.50	163.22	275.34	235.59	208.63	340.62	293.79	263.98	388.88	334.94	300.89	426.69	371.04	332.39
69		241.81	202.68	178.91	303.31	259.98	229.23	376.00	324.28	289.34	426.32	370.41	329.87	471.99	408.05	363.89
70		265.62	224.33	196.81	334.43	284.88	251.86	414.26	356.45	319.29	469.31	406.00	363.33	518.70	449.74	398.77
71		291.27	245.21	216.76	368.49	314.30	276.37	456.55	391.53	350.88	514.81	447.07	398.30	566.68	492.89	439.77
72		319.98	269.32	238.65	405.31	345.31	305.31	501.30	431.97	385.31	566.63	491.97	437.30	623.03	540.26	483.61
73		348.92	295.14	261.04	443.37	377.78	334.49	549.62	473.54	423.69	621.77	537.82	480.09	683.00	592.98	528.68
74		383.20	323.85	283.85	485.13	414.17	366.43	603.83	519.97	464.49	679.96	588.35	526.42	746.29	647.91	579.04
75		418.68	352.71	310.84	531.60	452.94	402.19	661.02	569.66	510.03	746.02	644.52	576.00	818.15	708.98	632.97
76		457.73	384.15	339.24	582.45	497.65	437.78	725.89	624.86	558.76	815.69	705.93	629.85	896.67	777.11	692.88
77		500.09	420.42	370.17	637.38	544.22	480.49	794.27	685.18	612.86	893.55	773.44	690.08	978.67	847.83	757.04
78		556.35	468.45	413.05	709.29	605.72	535.88	887.51	764.68	682.80	995.90	863.43	769.50	1,091.37	945.76	844.77
79		618.56	519.21	457.71	790.06	674.15	596.09	991.12	855.11	762.85	1,111.76	963.92	859.84	1,218.75	1,055.13	943.05
80		697.80	587.81	519.21	897.68	765.22	676.52	1,127.13	972.20	868.12	1,263.14	1,095.20	975.74	1,383.66	1,200.71	1,070.59
81		790.06	665.87	587.81	1,018.32	868.12	767.59	1,282.07	1,105.84	987.57	1,435.82	1,245.40	1,110.57	1,571.75	1,361.75	1,214.89
82		894.14	752.21	664.69	1,154.33	984.02	870.48	1,458.29	1,257.23	1,123.58	1,632.15	1,413.35	1,260.78	1,784.32	1,547.27	1,379.79
83		1,011.23	851.56	751.03	1,309.27	1,117.67	987.57	1,659.36	1,431.09	1,277.34	1,853.32	1,606.13	1,432.27	2,027.82	1,757.27	1,567.89
84		1,144.87	963.92	850.38	1,485.50	1,266.69	1,121.22	1,885.26	1,626.24	1,452.38	2,106.42	1,826.12	1,628.61	2,302.23	1,995.61	1,780.46

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR295
SIMPLE INFLATION RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
19		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
20		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
21		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
22		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
23		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
24		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
25		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
26		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
27		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
28		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
29		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
30		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
31		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
32		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
33		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
34		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
35		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
36		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
37		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
38		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
39		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
40		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
41		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
42		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
43		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
44		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
45		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
46		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
47		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
48		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
49		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
50		36.13	33.12	28.60	43.65	36.13	33.12	52.68	45.16	39.14	60.21	52.68	48.17	68.87	59.03	54.11
51		36.13	33.12	28.60	43.65	36.13	33.12	52.68	45.16	39.14	60.21	52.68	48.17	68.87	59.03	54.11
52		36.13	33.12	28.60	43.65	36.13	33.12	52.68	45.16	39.14	60.21	52.68	48.17	68.87	59.03	54.11
53		36.13	33.12	28.60	43.65	36.13	33.12	52.68	45.16	39.14	60.21	52.68	48.17	68.87	59.03	54.11
54		36.13	33.12	28.60	43.65	36.13	33.12	52.68	45.16	39.14	60.21	52.68	48.17	68.87	59.03	54.11
55		49.67	43.65	36.13	60.21	52.68	45.16	73.76	64.73	58.71	87.31	75.26	67.74	98.38	85.26	75.43
56		49.67	43.65	36.13	60.21	52.68	45.16	73.76	64.73	58.71	87.31	75.26	67.74	98.38	85.26	75.43
57		49.67	43.65	36.13	60.21	52.68	45.16	73.76	64.73	58.71	87.31	75.26	67.74	98.38	85.26	75.43
58		49.67	43.65	36.13	60.21	52.68	45.16	73.76	64.73	58.71	87.31	75.26	67.74	98.38	85.26	75.43
59		49.67	43.65	36.13	60.21	52.68	45.16	73.76	64.73	58.71	87.31	75.26	67.74	98.38	85.26	75.43
60		75.26	64.73	55.70	93.33	79.78	72.25	117.41	99.35	88.81	133.97	114.40	103.86	149.21	129.53	116.42
61		75.26	64.73	55.70	93.33	79.78	72.25	117.41	99.35	88.81	133.97	114.40	103.86	149.21	129.53	116.42
62		75.26	64.73	55.70	93.33	79.78	72.25	117.41	99.35	88.81	133.97	114.40	103.86	149.21	129.53	116.42
63		75.26	64.73	55.70	93.33	79.78	72.25	117.41	99.35	88.81	133.97	114.40	103.86	149.21	129.53	116.42
64		75.26	64.73	55.70	93.33	79.78	72.25	117.41	99.35	88.81	133.97	114.40	103.86	149.21	129.53	116.42
65		93.48	78.64	71.22	117.21	100.90	89.03	145.41	126.12	112.77	166.18	145.41	127.61	185.87	160.01	143.84
66		100.90	84.82	76.03	125.75	106.75	95.05	156.46	134.53	119.90	176.93	153.54	137.46	197.51	172.03	151.32
67		108.06	90.76	80.68	135.43	113.82	102.30	165.69	142.63	128.23	188.74	164.25	146.96	210.30	180.48	163.22
68		112.13	96.51	83.74	143.34	120.64	106.44	175.99	151.86	134.83	200.11	173.15	154.70	221.07	191.71	171.60
69		118.81	100.64	88.06	149.56	128.59	113.22	184.50	159.34	142.57	211.06	183.11	163.54	232.95	200.98	179.66
70		125.24	104.60	93.59	158.27	134.87	118.36	196.81	167.90	150.01	221.58	192.68	170.65	244.36	211.38	190.39
71		132.77	111.09	97.54	165.28	142.25	124.63	207.28	177.47	158.50	234.38	203.21	178.82	256.78	222.83	197.75
72		138.66	117.32	103.99	174.66	149.33	131.99	217.32	187.99	166.66	245.32	213.32	190.65	270.13	233.82	209.13
73		142.98	120.68	107.56	183.64	154.78	137.73	226.93	194.14	173.15	254.48	220.37	198.07	281.49	242.91	218.61
74		150.96	126.44	110.96	189.67	161.28	143.22	236.11	202.57	181.92	265.79	230.95	206.44	290.93	252.98	226.28
75		154.78	131.94	115.46	197.93	167.47	149.71	244.87	211.88	190.31	275.31	239.79	213.15	304.04	262.58	234.94
76		162.14	135.95	119.73	204.55	175.86	154.66	254.44	220.76	197.07	286.86	249.45	223.26	315.19	274.43	244.55
77		167.93	140.96	125.03	213.27	181.40	160.57	265.99	229.21	204.70	297.85	259.86	231.66	328.45	284.39	253.68
78		174.61	146.92	130.05	225.19	192.68	169.79	280.58	243.26	216.76	315.51	274.56	244.46	346.30	300.39	267.60
79		184.50	154.94	138.38	236.54	201.06	178.59	296.86	255.47	228.26	332.34	287.40	256.65	363.31	315.64	282.14
80		197.51	165.58	146.66	254.28	216.44	190.42	318.15	274.39	244.82	356.00	308.69	275.57	391.65	340.12	302.76
81		211.71	177.41	156.12	270.84	231.81	204.61	341.81	294.50	263.75	383.20	332.34	296.86	418.70	363.31	324.66
82		224.72	189.24	166.76	290.95	248.37	219.99	366.64	316.97	282.67	410.40	356.00	316.97	448.34	389.07	346.56
83		240.09	202.25	178.59	312.24	266.11	235.36	393.85	340.62	302.78	441.15	382.02	340.62	481.83	417.42	372.32
84		256.65	216.44	190.42	333.53	283.85	251.92	424.60	364.28	325.25	473.09	410.40	366.64	517.90	447.05	399.38

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

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COMPOUND INFLATION RIDER
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18		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
19		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
20		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
21		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
22		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
23		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
24		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
25		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
26		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
27		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
28		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
29		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
30		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
31		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
32		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
33		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
34		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
35		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
36		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
37		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
38		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
39		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
40		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
41		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
42		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
43		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
44		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
45		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
46		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
47		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
48		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
49		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
50		69.24	58.71	52.68	79.78	69.24	60.21	94.83	82.79	73.76	112.90	97.84	87.31	127.90	111.50	98.38
51		69.24	58.71	52.68	79.78	69.24	60.21	94.83	82.79	73.76	112.90	97.84	87.31	127.90	111.50	98.38
52		69.24	58.71	52.68	79.78	69.24	60.21	94.83	82.79	73.76	112.90	97.84	87.31	127.90	111.50	98.38
53		69.24	58.71	52.68	79.78	69.24	60.21	94.83	82.79	73.76	112.90	97.84	87.31	127.90	111.50	98.38
54		69.24	58.71	52.68	79.78	69.24	60.21	94.83	82.79	73.76	112.90	97.84	87.31	127.90	111.50	98.38
55		87.31	73.76	64.73	106.87	88.81	79.78	127.95	109.89	99.35	149.02	129.45	117.41	170.53	145.93	132.81
56		87.31	73.76	64.73	106.87	88.81	79.78	127.95	109.89	99.35	149.02	129.45	117.41	170.53	145.93	132.81
57		87.31	73.76	64.73	106.87	88.81	79.78	127.95	109.89	99.35	149.02	129.45	117.41	170.53	145.93	132.81
58		87.31	73.76	64.73	106.87	88.81	79.78	127.95	109.89	99.35	149.02	129.45	117.41	170.53	145.93	132.81
59		87.31	73.76	64.73	106.87	88.81	79.78	127.95	109.89	99.35	149.02	129.45	117.41	170.53	145.93	132.81
60		123.43	103.86	90.32	152.03	129.45	114.40	186.65	161.06	143.00	215.26	186.65	167.09	241.03	208.24	186.92
61		123.43	103.86	90.32	152.03	129.45	114.40	186.65	161.06	143.00	215.26	186.65	167.09	241.03	208.24	186.92
62		123.43	103.86	90.32	152.03	129.45	114.40	186.65	161.06	143.00	215.26	186.65	167.09	241.03	208.24	186.92
63		123.43	103.86	90.32	152.03	129.45	114.40	186.65	161.06	143.00	215.26	186.65	167.09	241.03	208.24	186.92
64		123.43	103.86	90.32	152.03	129.45	114.40	186.65	161.06	143.00	215.26	186.65	167.09	241.03	208.24	186.92
65		145.41	124.63	108.32	181.02	155.80	136.51	224.05	194.38	173.60	256.70	222.57	198.82	286.08	247.29	221.43
66		153.54	128.68	114.06	191.56	163.77	144.77	235.42	204.72	182.78	269.06	233.96	209.11	301.05	259.64	230.96
67		161.37	135.43	121.02	201.71	172.89	151.28	249.25	216.12	193.06	283.83	244.93	220.43	313.88	271.50	241.69
68		167.47	140.51	124.89	208.63	177.41	157.53	259.72	222.83	200.11	293.79	255.47	227.08	324.66	282.91	251.99
69		173.32	145.37	128.59	218.05	184.50	163.54	269.77	232.03	206.87	306.11	264.18	234.82	338.01	292.33	260.36
70		178.91	150.01	132.12	225.70	192.68	170.65	279.38	242.22	216.07	316.54	273.87	243.60	349.30	302.82	269.84
71		185.60	155.80	138.18	234.38	199.14	177.47	291.27	249.28	224.89	327.85	284.50	253.34	361.55	314.33	280.39
72		191.99	161.32	142.66	243.98	207.99	182.66	301.32	258.65	231.98	339.98	295.98	262.65	374.69	323.86	289.00
73		196.76	166.59	146.92	249.23	213.81	188.89	309.57	266.28	237.42	348.92	301.70	270.22	384.37	332.92	295.78
74		202.57	170.31	150.96	256.76	219.34	193.54	317.40	274.82	245.15	358.69	309.66	277.40	394.93	341.52	304.98
75		206.81	175.09	153.52	262.63	224.56	199.19	327.34	282.93	252.47	369.21	319.72	285.47	406.31	349.65	312.34
76		212.03	179.60	158.39	269.40	229.49	203.30	335.51	290.61	258.17	379.16	329.27	293.10	414.37	360.03	320.63
77		216.96	183.86	161.80	277.02	236.56	208.37	345.66	297.85	265.99	388.56	337.08	300.30	427.25	368.51	328.45
78		225.19	190.27	168.59	287.81	245.67	216.76	361.27	310.69	276.97	404.62	350.43	314.30	443.37	385.66	343.68
79		235.36	197.51	173.86	299.23	255.47	227.08	376.10	324.07	289.77	422.23	366.64	326.43	462.51	400.67	358.15
80		247.19	208.16	184.50	318.15	270.84	240.09	399.76	344.17	308.69	448.25	387.93	345.35	492.14	425.15	378.77
81		262.56	219.99	193.97	337.08	287.40	254.28	424.60	366.64	326.43	475.45	411.59	367.83	521.77	450.91	401.96
82		275.57	233.00	205.79	357.18	305.14	269.66	451.80	387.93	347.72	503.84	437.61	390.30	552.69	479.26	426.43
83		293.31	244.82	216.44	378.47	321.70	283.85	479.00	411.59	369.01	534.59	463.63	413.95	586.19	508.89	452.20
84		308.69	260.20	229.45	399.76	341.81	301.59	509.75	439.97	391.48	568.89	492.01	439.97	620.97	538.52	480.54

Multiply by 0.85 if both spouses are issued coverage simultaneously.

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HOME HEALTH CARE RIDER
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18		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
19		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
20		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
21		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
22		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
23		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
24		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
25		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
26		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
27		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
28		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
29		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
30		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
31		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
32		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
33		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
34		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
35		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
36		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
37		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
38		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
39		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
40		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
41		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
42		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
43		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
44		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
45		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
46		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
47		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
48		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
49		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
50		48.17	40.64	33.12	55.70	52.68	43.65	63.22	58.71	49.67	64.73	60.21	52.68	67.74	63.22	54.19	75.43	70.51	60.67
51		48.17	40.64	33.12	55.70	52.68	43.65	63.22	58.71	49.67	64.73	60.21	52.68	67.74	63.22	54.19	75.43	70.51	60.67
52		48.17	40.64	33.12	55.70	52.68	43.65	63.22	58.71	49.67	64.73	60.21	52.68	67.74	63.22	54.19	75.43	70.51	60.67
53		48.17	40.64	33.12	55.70	52.68	43.65	63.22	58.71	49.67	64.73	60.21	52.68	67.74	63.22	54.19	75.43	70.51	60.67
54		48.17	40.64	33.12	55.70	52.68	43.65	63.22	58.71	49.67	64.73	60.21	52.68	67.74	63.22	54.19	75.43	70.51	60.67
55		60.21	52.68	39.14	79.78	72.25	60.21	90.32	84.30	72.25	97.84	90.32	75.26	99.35	93.33	78.27	111.50	103.30	86.90
56		60.21	52.68	39.14	79.78	72.25	60.21	90.32	84.30	72.25	97.84	90.32	75.26	99.35	93.33	78.27	111.50	103.30	86.90
57		60.21	52.68	39.14	79.78	72.25	60.21	90.32	84.30	72.25	97.84	90.32	75.26	99.35	93.33	78.27	111.50	103.30	86.90
58		60.21	52.68	39.14	79.78	72.25	60.21	90.32	84.30	72.25	97.84	90.32	75.26	99.35	93.33	78.27	111.50	103.30	86.90
59		60.21	52.68	39.14	79.78	72.25	60.21	90.32	84.30	72.25	97.84	90.32	75.26	99.35	93.33	78.27	111.50	103.30	86.90
60		79.78	69.24	52.68	114.40	103.86	87.31	138.49	127.95	108.38	149.02	138.49	117.41	156.55	144.51	121.93	172.17	160.69	134.45
61		79.78	69.24	52.68	114.40	103.86	87.31	138.49	127.95	108.38	149.02	138.49	117.41	156.55	144.51	121.93	172.17	160.69	134.45
62		79.78	69.24	52.68	114.40	103.86	87.31	138.49	127.95	108.38	149.02	138.49	117.41	156.55	144.51	121.93	172.17	160.69	134.45
63		79.78	69.24	52.68	114.40	103.86	87.31	138.49	127.95	108.38	149.02	138.49	117.41	156.55	144.51	121.93	172.17	160.69	134.45
64		79.78	69.24	52.68	114.40	103.86	87.31	138.49	127.95	108.38	149.02	138.49	117.41	156.55	144.51	121.93	172.17	160.69	134.45
65		91.99	81.61	59.35	139.47	126.12	106.83	173.60	160.25	135.03	189.93	178.05	146.89	198.82	183.98	154.31	218.19	202.03	169.71
66		96.51	84.82	62.88	144.77	133.06	111.13	185.70	171.08	143.31	204.72	190.10	157.93	212.03	197.41	166.70	234.14	218.21	183.18
67		99.41	86.45	66.28	154.17	138.32	118.15	197.39	180.10	151.28	217.56	203.15	170.01	227.64	211.80	178.65	251.11	232.27	196.18
68		103.60	92.25	69.55	163.22	147.61	124.89	210.05	194.44	161.80	235.59	217.15	181.66	245.53	227.08	190.18	269.01	248.90	208.71
69		110.42	96.45	72.68	173.32	156.55	132.79	223.64	206.87	173.32	251.60	233.43	195.69	264.18	243.21	205.47	289.29	267.97	225.34
70		115.60	100.47	75.69	181.66	166.53	139.01	238.09	220.20	184.41	266.99	249.11	207.82	280.75	261.49	220.20	308.83	287.83	241.36
71		120.57	105.67	79.93	193.73	176.12	147.67	253.34	234.38	196.44	287.20	265.53	222.18	302.11	280.43	234.38	332.04	308.43	256.78
72		127.99	111.99	82.66	203.98	183.98	155.99	270.65	249.32	209.32	306.65	283.98	238.65	323.98	299.98	251.98	355.81	328.22	275.93
73		133.80	116.75	86.57	213.81	194.14	163.97	287.28	264.97	220.37	326.63	301.70	253.16	343.68	318.75	267.60	377.22	350.07	294.34
74		139.35	122.57	91.61	224.50	203.86	172.89	303.21	278.69	233.53	345.78	321.27	269.66	366.43	340.62	283.85	400.55	372.44	312.01
75		145.90	128.15	95.16	235.99	215.69	181.43	320.99	295.62	248.68	366.66	340.02	285.47	390.77	361.59	303.22	428.42	396.64	331.68
76		154.66	134.70	101.02	248.20	225.75	190.83	339.24	313.05	261.92	389.13	360.45	301.83	415.33	386.64	323.03	453.77	422.52	354.59
77		160.57	139.73	105.41	261.08	237.79	199.79	357.92	329.72	277.02	413.07	382.43	321.14	441.26	409.39	341.98	482.00	448.62	375.18
78		173.41	150.53	113.20	280.58	255.30	215.56	386.55	355.25	298.65	447.97	414.26	346.81	478.08	445.56	373.31	523.39	487.97	407.95
79		186.87	163.22	123.00	299.23	274.39	229.45	417.50	383.20	321.70	483.73	448.25	374.92	519.21	482.55	403.31	568.15	526.92	441.89
80		204.61	178.59	134.83	328.80	298.05	251.92	456.53	421.05	352.45	533.41	494.38	413.95	573.62	533.41	445.89	627.41	582.32	488.27
81		224.72	196.33	146.66	357.18	325.25	274.39	500.29	461.26	387.93	585.45	542.87	454.16	635.12	588.99	494.38	694.40	644.16	539.81
82		247.19	216.44	162.03	391.48	356.00	299.23	549.96	507.39	425.78	645.77	599.64	500.29	701.35	650.50	545.23	766.55	711.15	595.20
83		270.84	236.54	177.41	426.96	387.93	326.43	604.37	557.06	467.17	712.00	658.78	552.33	774.68	719.09	603.19	846.43	784.59	658.33
84		298.05	259.02	193.97	467.17	424.60	357.18	662.32	610.28	512.12	782.96	725.01	607.92	856.29	794.79	665.87	935.32	868.33	726.61

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18		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
19		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
20		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
21		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
22		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
23		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
24		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
25		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
26		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
27		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
28		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
29		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
30		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
31		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
32		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
33		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
34		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
35		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
36		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
37		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
38		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
39		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
40		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
41		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
42		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
43		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
44		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
45		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
46		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
47		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
48		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
49		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
50		50.58	40.46	37.09	59.01	50.58	43.83	70.81	60.69	53.95	82.61	70.81	62.38	100.02	90.02	78.02
51		50.58	40.46	37.09	59.01	50.58	43.83	70.81	60.69	53.95	82.61	70.81	62.38	100.02	90.02	78.02
52		50.58	40.46	37.09	59.01	50.58	43.83	70.81	60.69	53.95	82.61	70.81	62.38	100.02	90.02	78.02
53		50.58	40.46	37.09	59.01	50.58	43.83	70.81	60.69	53.95	82.61	70.81	62.38	100.02	90.02	78.02
54		50.58	40.46	37.09	59.01	50.58	43.83	70.81	60.69	53.95	82.61	70.81	62.38	100.02	90.02	78.02
55		77.55	65.75	59.01	92.73	80.92	70.81	114.64	99.47	87.67	133.19	116.33	101.15	164.03	142.03	126.03
56		77.55	65.75	59.01	92.73	80.92	70.81	114.64	99.47	87.67	133.19	116.33	101.15	164.03	142.03	126.03
57		77.55	65.75	59.01	92.73	80.92	70.81	114.64	99.47	87.67	133.19	116.33	101.15	164.03	142.03	126.03
58		77.55	65.75	59.01	92.73	80.92	70.81	114.64	99.47	87.67	133.19	116.33	101.15	164.03	142.03	126.03
59		77.55	65.75	59.01	92.73	80.92	70.81	114.64	99.47	87.67	133.19	116.33	101.15	164.03	142.03	126.03
60		133.19	111.27	99.47	165.22	141.62	123.07	204.00	175.34	158.48	236.03	204.00	182.08	286.06	248.05	222.05
61		133.19	111.27	99.47	165.22	141.62	123.07	204.00	175.34	158.48	236.03	204.00	182.08	286.06	248.05	222.05
62		133.19	111.27	99.47	165.22	141.62	123.07	204.00	175.34	158.48	236.03	204.00	182.08	286.06	248.05	222.05
63		133.19	111.27	99.47	165.22	141.62	123.07	204.00	175.34	158.48	236.03	204.00	182.08	286.06	248.05	222.05
64		133.19	111.27	99.47	165.22	141.62	123.07	204.00	175.34	158.48	236.03	204.00	182.08	286.06	248.05	222.05
65		184.47	156.21	136.27	229.33	196.10	172.83	284.18	244.29	217.70	325.72	282.51	250.94	392.39	341.13	303.66
66		203.08	170.33	150.67	255.49	216.18	191.61	314.44	271.86	242.39	358.67	309.54	275.15	431.40	375.05	332.29
67		222.68	188.80	167.82	280.77	238.82	211.39	346.94	300.14	267.87	395.35	342.10	304.98	474.84	411.66	367.62
68		244.80	206.64	182.80	308.38	263.87	233.67	381.50	329.04	295.66	435.55	375.14	336.99	520.56	452.66	405.51
69		270.83	227.00	200.38	339.71	291.18	256.74	421.12	363.19	324.06	477.47	414.86	369.46	575.83	497.82	443.95
70		297.49	251.25	220.42	374.56	319.07	282.08	463.97	399.22	357.60	525.62	454.71	406.93	632.82	548.68	486.50
71		326.22	274.63	242.77	412.71	352.01	309.54	511.33	438.51	392.99	576.58	500.72	446.09	691.34	601.33	536.51
72		358.38	301.64	267.29	453.94	386.75	341.95	561.46	483.81	431.54	634.63	551.00	489.78	760.10	659.11	590.00
73		390.79	330.56	292.37	496.57	423.11	374.63	615.58	530.36	474.53	696.38	602.35	537.71	833.25	723.43	644.99
74		429.19	362.71	317.92	543.35	463.87	410.40	676.29	582.36	520.22	761.55	658.95	589.59	910.47	790.45	706.43
75		468.92	395.04	348.14	595.39	507.29	450.45	740.34	638.02	571.23	835.54	721.86	645.12	998.14	864.95	772.22
76		512.66	430.25	379.95	652.35	557.37	490.31	812.99	699.84	625.82	913.57	790.64	705.43	1,093.94	948.08	845.32
77		560.10	470.87	414.59	713.86	609.53	538.15	889.58	767.40	686.41	1,000.78	866.25	772.89	1,193.98	1,034.35	923.59
78		623.12	524.66	462.61	794.41	678.41	600.19	994.02	856.44	764.73	1,115.40	967.04	861.84	1,331.48	1,153.83	1,030.62
79		692.79	581.52	512.64	884.86	755.05	667.62	1,110.05	957.72	854.40	1,245.17	1,079.59	963.02	1,486.88	1,287.26	1,150.52
80		781.54	658.35	581.52	1,005.41	857.05	757.70	1,262.39	1,088.86	972.29	1,414.72	1,226.62	1,092.83	1,688.06	1,464.87	1,306.12
81		884.86	745.78	658.35	1,140.52	972.29	859.70	1,435.92	1,238.54	1,106.08	1,608.12	1,394.85	1,243.84	1,917.54	1,661.34	1,482.16
82		1,001.43	842.48	744.45	1,292.85	1,102.11	974.94	1,633.29	1,408.10	1,258.41	1,828.01	1,582.95	1,412.07	2,176.87	1,887.67	1,683.34
83		1,132.57	953.75	841.15	1,466.38	1,251.79	1,106.08	1,858.48	1,602.82	1,430.62	2,075.72	1,798.87	1,604.15	2,473.94	2,143.87	1,912.82
84		1,282.26	1,079.59	952.42	1,663.76	1,418.70	1,255.76	2,111.49	1,821.39	1,626.67	2,359.20	2,045.25	1,824.04	2,808.72	2,434.64	2,172.16

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR295
SIMPLE INFLATION RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
19		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
20		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
21		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
22		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
23		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
24		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
25		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
26		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
27		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
28		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
29		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
30		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
31		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
32		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
33		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
34		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
35		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
36		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
37		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
38		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
39		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
40		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
41		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
42		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
43		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
44		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
45		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
46		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
47		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
48		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
49		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
50		40.46	37.09	32.03	48.89	40.46	37.09	59.01	50.58	43.83	67.44	59.01	53.95	84.02	72.01	66.01
51		40.46	37.09	32.03	48.89	40.46	37.09	59.01	50.58	43.83	67.44	59.01	53.95	84.02	72.01	66.01
52		40.46	37.09	32.03	48.89	40.46	37.09	59.01	50.58	43.83	67.44	59.01	53.95	84.02	72.01	66.01
53		40.46	37.09	32.03	48.89	40.46	37.09	59.01	50.58	43.83	67.44	59.01	53.95	84.02	72.01	66.01
54		40.46	37.09	32.03	48.89	40.46	37.09	59.01	50.58	43.83	67.44	59.01	53.95	84.02	72.01	66.01
55		55.64	48.89	40.46	67.44	59.01	50.58	82.61	72.49	65.75	97.78	84.30	75.87	120.02	104.02	92.02
56		55.64	48.89	40.46	67.44	59.01	50.58	82.61	72.49	65.75	97.78	84.30	75.87	120.02	104.02	92.02
57		55.64	48.89	40.46	67.44	59.01	50.58	82.61	72.49	65.75	97.78	84.30	75.87	120.02	104.02	92.02
58		55.64	48.89	40.46	67.44	59.01	50.58	82.61	72.49	65.75	97.78	84.30	75.87	120.02	104.02	92.02
59		55.64	48.89	40.46	67.44	59.01	50.58	82.61	72.49	65.75	97.78	84.30	75.87	120.02	104.02	92.02
60		84.30	72.49	62.38	104.53	89.35	80.92	131.50	111.27	99.47	150.05	128.13	116.33	182.04	158.03	142.03
61		84.30	72.49	62.38	104.53	89.35	80.92	131.50	111.27	99.47	150.05	128.13	116.33	182.04	158.03	142.03
62		84.30	72.49	62.38	104.53	89.35	80.92	131.50	111.27	99.47	150.05	128.13	116.33	182.04	158.03	142.03
63		84.30	72.49	62.38	104.53	89.35	80.92	131.50	111.27	99.47	150.05	128.13	116.33	182.04	158.03	142.03
64		84.30	72.49	62.38	104.53	89.35	80.92	131.50	111.27	99.47	150.05	128.13	116.33	182.04	158.03	142.03
65		104.70	88.08	79.77	131.28	113.01	99.71	162.86	141.26	126.30	186.12	162.86	142.92	226.76	195.21	175.49
66		113.01	94.99	85.16	140.84	119.56	106.45	175.23	150.67	134.29	198.17	171.96	153.95	240.97	209.88	184.61
67		121.02	101.66	90.37	151.68	127.48	114.57	185.57	159.75	143.61	211.39	183.96	164.60	256.56	220.19	199.12
68		125.58	108.09	93.79	160.54	135.11	119.22	197.11	170.09	151.01	224.13	193.93	173.27	269.71	233.88	209.35
69		133.07	112.72	98.63	167.51	144.03	126.80	206.64	178.47	159.68	236.39	205.08	183.16	284.20	245.19	219.19
70		140.27	117.15	104.82	177.26	151.06	132.56	220.42	188.05	168.01	248.17	215.80	191.13	298.12	257.89	232.27
71		148.70	124.42	109.24	185.11	159.32	139.59	232.15	198.77	177.52	262.50	227.60	200.28	313.27	271.85	241.25
72		155.29	131.40	116.47	195.62	167.25	147.83	243.39	210.55	186.65	274.75	238.92	213.53	329.56	285.26	255.14
73		160.14	135.16	120.47	205.68	173.36	154.26	254.16	217.43	193.93	285.02	246.82	221.84	343.42	296.35	266.71
74		169.07	141.62	124.28	212.43	180.63	160.40	264.45	226.88	203.75	297.68	258.67	231.21	354.93	308.63	276.06
75		173.36	147.78	129.31	221.68	187.57	167.68	274.25	237.30	213.15	308.35	268.56	238.73	370.93	320.35	286.63
76		181.60	152.26	134.10	229.09	196.96	173.22	284.97	247.25	220.71	321.29	279.38	250.05	384.53	334.81	298.35
77		188.08	157.87	140.03	238.87	203.17	179.84	297.90	256.72	229.26	333.59	291.04	259.46	400.71	346.95	309.49
78		195.57	164.55	145.66	252.21	215.80	190.17	314.25	272.45	242.77	353.37	307.51	273.79	422.49	366.48	326.47
79		206.64	173.53	154.98	264.93	225.19	200.02	332.49	286.12	255.66	372.23	321.89	287.45	443.23	385.08	344.21
80		221.22	185.45	164.26	284.80	242.41	213.27	356.33	307.32	274.20	398.72	345.73	308.64	477.81	414.94	369.36
81		237.11	198.70	174.85	303.34	259.63	229.16	382.82	329.84	295.40	429.19	372.23	332.49	510.82	443.23	396.08
82		251.68	211.94	186.78	325.86	278.18	246.38	410.64	355.01	316.59	459.65	398.72	355.01	546.97	474.67	422.80
83		268.90	226.51	200.02	349.71	298.05	263.60	441.11	381.50	339.11	494.09	427.86	381.50	587.83	509.25	454.24
84		287.45	242.41	213.27	373.55	317.92	282.15	475.55	407.99	364.28	529.86	459.65	410.64	631.84	545.40	487.24

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR295C
COMPOUND INFLATION RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
19		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
20		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
21		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
22		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
23		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
24		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
25		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
26		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
27		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
28		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
29		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
30		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
31		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
32		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
33		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
34		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
35		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
36		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
37		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
38		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
39		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
40		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
41		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
42		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
43		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
44		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
45		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
46		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
47		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
48		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
49		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
50		77.55	65.75	59.01	89.35	77.55	67.44	106.21	92.73	82.61	126.44	109.58	97.78	156.03	136.03	120.02
51		77.55	65.75	59.01	89.35	77.55	67.44	106.21	92.73	82.61	126.44	109.58	97.78	156.03	136.03	120.02
52		77.55	65.75	59.01	89.35	77.55	67.44	106.21	92.73	82.61	126.44	109.58	97.78	156.03	136.03	120.02
53		77.55	65.75	59.01	89.35	77.55	67.44	106.21	92.73	82.61	126.44	109.58	97.78	156.03	136.03	120.02
54		77.55	65.75	59.01	89.35	77.55	67.44	106.21	92.73	82.61	126.44	109.58	97.78	156.03	136.03	120.02
55		97.78	82.61	72.49	119.70	99.47	89.35	143.30	123.07	111.27	166.91	144.99	131.50	208.04	178.04	162.03
56		97.78	82.61	72.49	119.70	99.47	89.35	143.30	123.07	111.27	166.91	144.99	131.50	208.04	178.04	162.03
57		97.78	82.61	72.49	119.70	99.47	89.35	143.30	123.07	111.27	166.91	144.99	131.50	208.04	178.04	162.03
58		97.78	82.61	72.49	119.70	99.47	89.35	143.30	123.07	111.27	166.91	144.99	131.50	208.04	178.04	162.03
59		97.78	82.61	72.49	119.70	99.47	89.35	143.30	123.07	111.27	166.91	144.99	131.50	208.04	178.04	162.03
60		138.24	116.33	101.15	170.28	144.99	128.13	209.05	180.39	160.16	241.09	209.05	187.14	294.06	254.05	228.05
61		138.24	116.33	101.15	170.28	144.99	128.13	209.05	180.39	160.16	241.09	209.05	187.14	294.06	254.05	228.05
62		138.24	116.33	101.15	170.28	144.99	128.13	209.05	180.39	160.16	241.09	209.05	187.14	294.06	254.05	228.05
63		138.24	116.33	101.15	170.28	144.99	128.13	209.05	180.39	160.16	241.09	209.05	187.14	294.06	254.05	228.05
64		138.24	116.33	101.15	170.28	144.99	128.13	209.05	180.39	160.16	241.09	209.05	187.14	294.06	254.05	228.05
65		162.86	139.59	121.32	202.74	174.49	152.89	250.94	217.70	194.43	287.50	249.27	222.68	349.01	301.69	270.14
66		171.96	144.13	127.75	214.54	183.42	162.14	263.67	229.28	204.72	301.35	262.04	234.20	367.28	316.76	281.77
67		180.73	151.68	135.55	225.91	193.64	169.43	279.16	242.05	216.23	317.90	274.32	246.89	382.94	331.23	294.86
68		187.57	157.37	139.88	233.67	198.70	176.44	290.89	249.57	224.13	329.04	286.12	254.33	396.08	345.15	307.43
69		194.12	162.81	144.03	244.22	206.64	183.16	302.14	259.87	231.69	342.84	295.88	263.00	412.37	356.64	317.64
70		200.38	168.01	147.98	252.79	215.80	191.13	312.91	271.29	242.00	354.52	306.74	272.83	426.15	369.44	329.21
71		207.87	174.49	154.76	262.50	223.04	198.77	326.22	279.19	251.87	367.19	318.64	283.74	441.09	383.48	342.07
72		215.02	180.68	159.78	273.26	232.95	204.58	337.47	289.69	259.82	380.78	331.50	294.17	457.12	395.10	352.58
73		220.37	186.58	164.55	279.14	239.47	211.56	346.72	298.24	265.91	390.79	337.91	302.64	468.93	406.17	360.85
74		226.88	190.75	169.07	287.57	245.66	216.76	355.49	307.80	274.56	401.73	346.82	310.69	481.81	416.66	372.08
75		231.62	196.10	171.94	294.14	251.51	223.09	366.62	316.88	282.77	413.51	358.09	319.72	495.70	426.58	381.05
76		237.47	201.16	177.40	301.73	257.03	227.70	375.77	325.48	289.15	424.66	368.78	328.27	505.53	439.23	391.16
77		242.99	205.92	181.22	310.26	264.95	233.38	387.14	333.59	297.90	435.19	377.52	336.34	521.25	449.58	400.71
78		252.21	213.10	188.82	322.35	275.15	242.77	404.62	347.97	310.21	453.17	392.48	352.01	540.91	470.50	419.29
79		263.60	221.22	194.72	335.14	286.12	254.33	421.24	362.95	324.54	472.90	410.64	365.60	564.26	488.81	436.95
80		276.85	233.14	206.64	356.33	303.34	268.90	447.73	385.47	345.73	502.04	434.48	386.80	600.41	518.68	462.09
81		294.07	246.38	217.24	377.52	321.89	284.80	475.55	410.64	365.60	532.51	460.98	411.97	636.56	550.11	490.39
82		308.64	260.96	230.49	400.04	341.76	302.02	506.01	434.48	389.45	564.30	490.12	437.13	674.28	584.69	520.25
83		328.51	274.20	242.41	423.89	360.30	317.92	536.48	460.98	413.29	598.74	519.26	463.63	715.15	620.84	551.68
84		345.73	291.42	256.98	447.73	382.82	337.78	570.92	492.77	438.46	637.15	551.05	492.77	757.58	656.99	586.26

Multiply by 0.85 if both spouses are issued coverage simultaneously.

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Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR592
HOME HEALTH CARE RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	1 Year 0 Days	1 Year 20 Days	1 Year 90 Days	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
19		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
20		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
21		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
22		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
23		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
24		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
25		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
26		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
27		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
28		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
29		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
30		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
31		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
32		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
33		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
34		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
35		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
36		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
37		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
38		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
39		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
40		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
41		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
42		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
43		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
44		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
45		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
46		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
47		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
48		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
49		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
50		53.95	45.52	37.09	62.38	59.01	48.89	70.81	65.75	55.64	72.49	67.44	59.01	75.87	70.81	60.69	92.02	86.02	74.02
51		53.95	45.52	37.09	62.38	59.01	48.89	70.81	65.75	55.64	72.49	67.44	59.01	75.87	70.81	60.69	92.02	86.02	74.02
52		53.95	45.52	37.09	62.38	59.01	48.89	70.81	65.75	55.64	72.49	67.44	59.01	75.87	70.81	60.69	92.02	86.02	74.02
53		53.95	45.52	37.09	62.38	59.01	48.89	70.81	65.75	55.64	72.49	67.44	59.01	75.87	70.81	60.69	92.02	86.02	74.02
54		53.95	45.52	37.09	62.38	59.01	48.89	70.81	65.75	55.64	72.49	67.44	59.01	75.87	70.81	60.69	92.02	86.02	74.02
55		67.44	59.01	43.83	89.35	80.92	67.44	101.15	94.41	80.92	109.58	101.15	84.30	111.27	104.53	87.67	136.03	126.03	106.02
56		67.44	59.01	43.83	89.35	80.92	67.44	101.15	94.41	80.92	109.58	101.15	84.30	111.27	104.53	87.67	136.03	126.03	106.02
57		67.44	59.01	43.83	89.35	80.92	67.44	101.15	94.41	80.92	109.58	101.15	84.30	111.27	104.53	87.67	136.03	126.03	106.02
58		67.44	59.01	43.83	89.35	80.92	67.44	101.15	94.41	80.92	109.58	101.15	84.30	111.27	104.53	87.67	136.03	126.03	106.02
59		67.44	59.01	43.83	89.35	80.92	67.44	101.15	94.41	80.92	109.58	101.15	84.30	111.27	104.53	87.67	136.03	126.03	106.02
60		89.35	77.55	59.01	128.13	116.33	97.78	155.10	143.30	121.39	166.91	155.10	131.50	175.34	161.85	136.56	210.04	196.04	164.03
61		89.35	77.55	59.01	128.13	116.33	97.78	155.10	143.30	121.39	166.91	155.10	131.50	175.34	161.85	136.56	210.04	196.04	164.03
62		89.35	77.55	59.01	128.13	116.33	97.78	155.10	143.30	121.39	166.91	155.10	131.50	175.34	161.85	136.56	210.04	196.04	164.03
63		89.35	77.55	59.01	128.13	116.33	97.78	155.10	143.30	121.39	166.91	155.10	131.50	175.34	161.85	136.56	210.04	196.04	164.03
64		89.35	77.55	59.01	128.13	116.33	97.78	155.10	143.30	121.39	166.91	155.10	131.50	175.34	161.85	136.56	210.04	196.04	164.03
65		103.03	91.40	66.47	156.21	141.26	119.65	194.43	179.48	151.23	212.72	199.42	164.52	222.68	206.06	172.83	266.20	246.48	207.04
66		108.09	94.99	70.43	162.14	149.03	124.47	207.99	191.61	160.50	229.28	212.91	176.88	237.47	221.10	186.70	285.65	266.22	223.47
67		111.34	96.82	74.23	172.67	154.91	132.32	221.08	201.71	169.43	243.66	227.53	190.41	254.95	237.21	200.09	306.35	283.37	239.33
68		116.04	103.32	77.89	182.80	165.32	139.88	235.26	217.77	181.22	263.87	243.20	203.46	274.99	254.33	213.01	328.19	303.66	254.62
69		123.67	108.02	81.41	194.12	175.34	148.72	250.48	231.69	194.12	281.79	261.44	219.17	295.88	272.40	230.13	352.93	326.92	274.91
70		129.47	112.52	84.78	203.46	186.51	155.69	266.67	246.63	206.54	299.03	279.00	232.76	314.44	292.87	246.63	376.77	351.16	294.47
71		135.04	118.36	89.52	216.98	197.25	165.39	283.74	262.50	220.01	321.67	297.39	248.84	338.37	314.08	262.50	405.08	376.28	313.27
72		143.35	125.43	92.58	228.46	206.06	174.71	303.12	279.24	234.44	343.44	318.06	267.29	362.85	335.98	282.22	434.09	400.43	336.64
73		149.86	130.76	96.96	239.47	217.43	183.64	321.75	296.77	246.82	365.82	337.91	283.54	384.92	357.00	299.71	460.21	427.09	359.10
74		156.07	137.28	102.60	251.44	228.32	193.64	339.59	312.13	261.56	387.28	359.82	302.02	410.40	381.50	317.92	488.67	454.38	380.65
75		163.41	143.52	106.57	264.31	241.57	203.20	359.51	331.09	278.52	410.66	380.83	319.72	437.67	404.98	339.61	522.68	483.90	404.65
76		173.22	150.87	113.15	277.99	252.84	213.73	379.95	350.62	293.35	435.83	403.71	338.05	465.17	433.04	361.80	553.60	515.47	432.60
77		179.84	156.50	118.06	292.41	266.32	223.76	400.87	369.29	310.26	462.64	428.32	359.68	494.21	458.52	383.01	588.04	547.31	457.72
78		194.22	168.59	126.78	314.25	285.93	241.43	432.94	397.88	334.48	501.73	463.97	388.43	535.45	499.03	418.11	638.54	595.32	497.70
79		209.29	182.80	137.76	335.14	307.32	256.98	467.60	429.19	360.30	541.78	502.04	419.91	581.52	540.46	451.70	693.14	642.85	539.11
80		229.16	200.02	151.01	368.25	333.81	282.15	511.31	471.57	394.74	597.42	553.70	463.63	642.45	597.42	499.39	765.44	710.43	595.69
81		251.68	219.89	164.26	400.04	364.28	307.32	560.33	516.61	434.48	655.70	608.01	508.66	711.34	659.67	553.70	847.17	785.88	658.56
82		276.85	242.41	181.48	438.46	398.72	335.14	615.96	568.27	476.87	723.26	671.60	560.33	785.52	728.56	610.66	935.19	867.61	726.15
83		303.34	264.93	198.70	478.20	434.48	365.60	676.89	623.91	523.24	797.44	737.83	618.61	867.64	805.39	675.57	1,032.64	957.20	803.16
84		333.81	290.10	217.24	523.24	475.55	400.04	741.80	683.52	573.57	876.92	812.01	680.87	959.04	890.16	745.78	1,141.09	1,059.36	886.47

Multiply by 0.85 if both spouses are issued coverage simultaneously.

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

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
19		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
20		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
21		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
22		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
23		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
24		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
25		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
26		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
27		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
28		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
29		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
30		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
31		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
32		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
33		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
34		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
35		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
36		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
37		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
38		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
39		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
40		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
41		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
42		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
43		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
44		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
45		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
46		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
47		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
48		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
49		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
50		56.65	45.32	41.54	66.09	56.65	49.09	79.31	67.98	60.42	92.52	79.31	69.86	122.02	109.82	95.18
51		56.65	45.32	41.54	66.09	56.65	49.09	79.31	67.98	60.42	92.52	79.31	69.86	122.02	109.82	95.18
52		56.65	45.32	41.54	66.09	56.65	49.09	79.31	67.98	60.42	92.52	79.31	69.86	122.02	109.82	95.18
53		56.65	45.32	41.54	66.09	56.65	49.09	79.31	67.98	60.42	92.52	79.31	69.86	122.02	109.82	95.18
54		56.65	45.32	41.54	66.09	56.65	49.09	79.31	67.98	60.42	92.52	79.31	69.86	122.02	109.82	95.18
55		86.86	73.64	66.09	103.85	90.63	79.31	128.40	111.41	98.19	149.17	130.29	113.29	200.12	173.28	153.75
56		86.86	73.64	66.09	103.85	90.63	79.31	128.40	111.41	98.19	149.17	130.29	113.29	200.12	173.28	153.75
57		86.86	73.64	66.09	103.85	90.63	79.31	128.40	111.41	98.19	149.17	130.29	113.29	200.12	173.28	153.75
58		86.86	73.64	66.09	103.85	90.63	79.31	128.40	111.41	98.19	149.17	130.29	113.29	200.12	173.28	153.75
59		86.86	73.64	66.09	103.85	90.63	79.31	128.40	111.41	98.19	149.17	130.29	113.29	200.12	173.28	153.75
60		149.17	124.62	111.41	185.05	158.61	137.84	228.48	196.38	177.49	264.35	228.48	203.93	348.99	302.62	270.90
61		149.17	124.62	111.41	185.05	158.61	137.84	228.48	196.38	177.49	264.35	228.48	203.93	348.99	302.62	270.90
62		149.17	124.62	111.41	185.05	158.61	137.84	228.48	196.38	177.49	264.35	228.48	203.93	348.99	302.62	270.90
63		149.17	124.62	111.41	185.05	158.61	137.84	228.48	196.38	177.49	264.35	228.48	203.93	348.99	302.62	270.90
64		149.17	124.62	111.41	185.05	158.61	137.84	228.48	196.38	177.49	264.35	228.48	203.93	348.99	302.62	270.90
65		206.60	174.95	152.62	256.85	219.63	193.57	318.28	273.60	243.83	364.81	316.41	281.05	478.72	416.18	370.46
66		227.45	190.77	168.75	286.14	242.12	214.61	352.18	304.49	271.48	401.71	346.68	308.16	526.31	457.56	405.40
67		249.40	211.46	187.96	314.47	267.48	236.76	388.57	336.16	300.01	442.79	383.15	341.58	579.30	502.22	448.50
68		274.17	231.44	204.74	345.39	295.53	261.71	427.28	368.53	331.14	487.81	420.15	377.43	635.08	552.25	494.72
69		303.33	254.24	224.43	380.48	326.12	287.55	471.65	406.78	362.94	534.77	464.64	413.79	702.52	607.34	541.62
70		333.19	281.40	246.87	419.51	357.36	315.93	519.64	447.13	400.52	588.70	509.28	455.76	772.04	669.39	593.54
71		365.37	307.59	271.90	462.23	394.26	346.68	572.69	491.13	440.15	645.77	560.80	499.63	843.44	733.62	654.55
72		401.38	337.83	299.36	508.42	433.16	382.98	628.83	541.86	483.33	710.78	617.12	548.55	927.32	804.12	719.80
73		437.69	370.23	327.45	556.16	473.89	419.59	689.45	594.00	531.48	779.95	674.64	602.23	1,016.57	882.59	786.89
74		480.69	406.24	356.06	608.55	519.53	459.65	757.45	652.25	582.65	852.94	738.03	660.34	1,110.78	964.35	861.85
75		525.20	442.44	389.92	666.84	568.16	504.50	829.18	714.58	639.78	935.81	808.49	722.54	1,217.74	1,055.24	942.11
76		574.18	481.88	425.55	730.63	624.25	549.15	910.55	783.83	700.91	1,023.20	885.52	790.09	1,334.60	1,156.65	1,031.29
77		627.32	527.38	464.35	799.53	682.67	602.73	996.33	859.49	768.78	1,120.87	970.20	865.64	1,456.66	1,261.91	1,126.78
78		697.89	587.62	518.13	889.74	759.82	672.21	1,113.30	959.22	856.50	1,249.25	1,083.09	965.26	1,624.40	1,407.67	1,257.35
79		775.92	651.30	574.15	991.05	845.65	747.74	1,243.26	1,072.65	956.92	1,394.59	1,209.14	1,078.58	1,813.99	1,570.46	1,403.64
80		875.33	737.35	651.30	1,126.06	959.89	848.62	1,413.87	1,219.52	1,088.97	1,584.49	1,373.82	1,223.97	2,059.43	1,787.14	1,593.47
81		991.05	835.27	737.35	1,277.38	1,088.97	962.86	1,608.23	1,387.17	1,238.81	1,801.10	1,562.23	1,393.10	2,339.39	2,026.84	1,808.24
82		1,121.60	943.57	833.79	1,448.00	1,234.36	1,091.93	1,829.28	1,577.07	1,409.42	2,047.37	1,772.91	1,581.52	2,655.79	2,302.96	2,053.68
83		1,268.48	1,068.19	942.09	1,642.35	1,402.01	1,238.81	2,081.50	1,795.16	1,602.29	2,324.81	2,014.73	1,796.64	3,018.20	2,615.52	2,333.64
84		1,436.13	1,209.14	1,066.71	1,863.41	1,588.94	1,406.46	2,364.86	2,039.96	1,821.87	2,642.30	2,290.68	2,042.92	3,426.64	2,970.26	2,650.03

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UR295
SIMPLE INFLATION RIDER
Base Policy Form 692
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18		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
19		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
20		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
21		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
22		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
23		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
24		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
25		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
26		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
27		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
28		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
29		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
30		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
31		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
32		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
33		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
34		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
35		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
36		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
37		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
38		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
39		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
40		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
41		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
42		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
43		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
44		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
45		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
46		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
47		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
48		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
49		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
50		45.32	41.54	35.88	54.76	45.32	41.54	66.09	56.65	49.09	75.53	66.09	60.42	102.50	87.86	80.54
51		45.32	41.54	35.88	54.76	45.32	41.54	66.09	56.65	49.09	75.53	66.09	60.42	102.50	87.86	80.54
52		45.32	41.54	35.88	54.76	45.32	41.54	66.09	56.65	49.09	75.53	66.09	60.42	102.50	87.86	80.54
53		45.32	41.54	35.88	54.76	45.32	41.54	66.09	56.65	49.09	75.53	66.09	60.42	102.50	87.86	80.54
54		45.32	41.54	35.88	54.76	45.32	41.54	66.09	56.65	49.09	75.53	66.09	60.42	102.50	87.86	80.54
55		62.31	54.76	45.32	75.53	66.09	56.65	92.52	81.19	73.64	109.52	94.41	84.97	146.43	126.91	112.26
56		62.31	54.76	45.32	75.53	66.09	56.65	92.52	81.19	73.64	109.52	94.41	84.97	146.43	126.91	112.26
57		62.31	54.76	45.32	75.53	66.09	56.65	92.52	81.19	73.64	109.52	94.41	84.97	146.43	126.91	112.26
58		62.31	54.76	45.32	75.53	66.09	56.65	92.52	81.19	73.64	109.52	94.41	84.97	146.43	126.91	112.26
59		62.31	54.76	45.32	75.53	66.09	56.65	92.52	81.19	73.64	109.52	94.41	84.97	146.43	126.91	112.26
60		94.41	81.19	69.86	117.07	100.08	90.63	147.28	124.62	111.41	168.05	143.50	130.29	222.09	192.80	173.28
61		94.41	81.19	69.86	117.07	100.08	90.63	147.28	124.62	111.41	168.05	143.50	130.29	222.09	192.80	173.28
62		94.41	81.19	69.86	117.07	100.08	90.63	147.28	124.62	111.41	168.05	143.50	130.29	222.09	192.80	173.28
63		94.41	81.19	69.86	117.07	100.08	90.63	147.28	124.62	111.41	168.05	143.50	130.29	222.09	192.80	173.28
64		94.41	81.19	69.86	117.07	100.08	90.63	147.28	124.62	111.41	168.05	143.50	130.29	222.09	192.80	173.28
65		117.26	98.65	89.34	147.03	126.57	111.67	182.40	158.21	141.46	208.46	182.40	160.07	276.65	238.15	214.10
66		126.57	106.39	95.38	157.75	133.91	119.23	196.26	168.75	150.41	221.94	192.60	172.42	293.98	256.05	225.22
67		135.55	113.86	101.21	169.88	142.77	128.32	207.84	178.92	160.85	236.76	206.03	184.35	313.01	268.63	242.93
68		140.65	121.06	105.04	179.81	151.33	133.52	220.76	190.50	169.13	251.02	217.20	194.06	329.05	285.34	255.41
69		149.03	126.24	110.46	187.61	161.31	142.02	231.44	199.88	178.84	264.76	229.69	205.14	346.73	299.14	267.41
70		157.10	131.21	117.40	198.53	169.19	148.47	246.87	210.62	188.17	277.95	241.69	214.07	363.71	314.62	283.37
71		166.55	139.35	122.35	207.32	178.44	156.34	260.01	222.62	198.83	294.00	254.91	224.32	382.19	331.66	294.33
72		173.93	147.17	130.44	219.09	187.32	165.57	272.60	235.81	209.05	307.72	267.59	239.15	402.06	348.02	311.27
73		179.36	151.38	134.93	230.36	194.16	172.77	284.66	243.52	217.20	319.22	276.43	248.46	418.97	361.54	325.39
74		189.36	158.61	139.19	237.92	202.31	179.65	296.18	254.10	228.21	333.41	289.71	258.96	433.01	376.53	336.79
75		194.16	165.51	144.83	248.28	210.08	187.80	307.16	265.78	238.73	345.35	300.79	267.37	452.54	390.83	349.69
76		203.39	170.54	150.19	256.58	220.60	194.00	319.17	276.92	247.20	359.84	312.91	280.05	469.13	408.46	363.98
77		210.65	176.82	156.83	267.53	227.55	201.42	333.65	287.53	256.78	373.62	325.97	290.60	488.87	423.28	377.58
78		219.03	184.29	163.14	282.48	241.69	212.99	351.96	305.14	271.90	395.77	344.41	306.65	515.44	447.11	398.30
79		231.44	194.35	173.58	296.72	252.21	224.02	372.38	320.46	286.34	416.89	360.52	321.94	540.75	469.80	419.94
80		247.76	207.70	183.97	318.97	271.50	238.86	399.09	344.20	307.11	446.56	387.22	345.68	582.93	506.23	450.62
81		265.57	222.54	195.84	339.75	290.79	256.66	428.76	369.42	330.84	480.69	416.89	372.38	623.20	540.75	483.22
82		281.88	237.38	209.19	364.97	311.56	275.95	459.92	397.61	354.58	514.81	446.56	397.61	667.30	579.10	515.82
83		301.17	253.70	224.02	391.67	333.81	295.24	494.04	427.28	379.80	553.38	479.20	427.28	717.16	621.28	554.17
84		321.94	271.50	238.86	418.38	356.06	316.01	532.61	456.95	407.99	593.44	514.81	459.92	770.85	665.38	594.44

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR295C
COMPOUND INFLATION RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
19		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
20		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
21		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
22		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
23		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
24		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
25		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
26		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
27		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
28		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
29		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
30		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
31		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
32		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
33		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
34		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
35		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
36		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
37		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
38		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
39		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
40		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
41		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
42		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
43		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
44		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
45		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
46		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
47		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
48		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
49		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
50		86.86	73.64	66.09	100.08	86.86	75.53	118.96	103.85	92.52	141.62	122.73	109.52	190.36	165.95	146.43
51		86.86	73.64	66.09	100.08	86.86	75.53	118.96	103.85	92.52	141.62	122.73	109.52	190.36	165.95	146.43
52		86.86	73.64	66.09	100.08	86.86	75.53	118.96	103.85	92.52	141.62	122.73	109.52	190.36	165.95	146.43
53		86.86	73.64	66.09	100.08	86.86	75.53	118.96	103.85	92.52	141.62	122.73	109.52	190.36	165.95	146.43
54		86.86	73.64	66.09	100.08	86.86	75.53	118.96	103.85	92.52	141.62	122.73	109.52	190.36	165.95	146.43
55		109.52	92.52	81.19	134.06	111.41	100.08	160.50	137.84	124.62	186.93	162.39	147.28	253.81	217.20	197.68
56		109.52	92.52	81.19	134.06	111.41	100.08	160.50	137.84	124.62	186.93	162.39	147.28	253.81	217.20	197.68
57		109.52	92.52	81.19	134.06	111.41	100.08	160.50	137.84	124.62	186.93	162.39	147.28	253.81	217.20	197.68
58		109.52	92.52	81.19	134.06	111.41	100.08	160.50	137.84	124.62	186.93	162.39	147.28	253.81	217.20	197.68
59		109.52	92.52	81.19	134.06	111.41	100.08	160.50	137.84	124.62	186.93	162.39	147.28	253.81	217.20	197.68
60		154.83	130.29	113.29	190.71	162.39	143.50	234.14	202.04	179.38	270.02	234.14	209.59	358.75	309.94	278.22
61		154.83	130.29	113.29	190.71	162.39	143.50	234.14	202.04	179.38	270.02	234.14	209.59	358.75	309.94	278.22
62		154.83	130.29	113.29	190.71	162.39	143.50	234.14	202.04	179.38	270.02	234.14	209.59	358.75	309.94	278.22
63		154.83	130.29	113.29	190.71	162.39	143.50	234.14	202.04	179.38	270.02	234.14	209.59	358.75	309.94	278.22
64		154.83	130.29	113.29	190.71	162.39	143.50	234.14	202.04	179.38	270.02	234.14	209.59	358.75	309.94	278.22
65		182.40	156.34	135.87	227.07	195.43	171.23	281.05	243.83	217.76	322.00	279.19	249.40	425.79	368.07	329.57
66		192.60	161.42	143.08	240.29	205.43	181.60	295.32	256.80	229.28	337.51	293.48	262.31	448.08	386.44	343.76
67		202.42	169.88	151.81	253.02	216.88	189.77	312.66	271.09	242.18	356.04	307.24	276.51	467.18	404.11	359.73
68		210.08	176.26	156.67	261.71	222.54	197.61	325.80	279.51	251.02	368.53	320.46	284.85	483.22	421.09	375.07
69		217.42	182.35	161.31	273.52	231.44	205.14	338.40	291.06	259.50	383.98	331.38	294.56	503.09	435.11	387.52
70		224.43	188.17	165.74	283.12	241.69	214.07	350.46	303.85	271.04	397.07	343.54	305.57	519.90	450.72	401.64
71		232.81	195.43	173.33	294.00	249.81	222.62	365.37	312.69	282.10	411.25	356.87	317.78	538.13	467.85	417.33
72		240.83	202.37	178.95	306.05	260.90	229.13	377.97	324.45	291.00	426.47	371.28	329.47	557.68	482.03	430.15
73		246.82	208.97	184.29	312.64	268.21	236.95	388.32	334.02	297.82	437.69	378.45	338.96	572.09	495.52	440.23
74		254.10	213.64	189.36	322.08	275.14	242.77	398.15	344.74	307.51	449.94	388.43	347.97	587.81	508.32	453.93
75		259.42	219.63	192.58	329.44	281.69	249.86	410.61	354.91	316.70	463.13	401.06	358.09	604.75	520.42	464.89
76		265.97	225.29	198.69	337.94	287.88	255.02	420.86	364.54	323.85	475.62	413.04	367.66	616.75	535.86	477.22
77		272.15	230.63	202.96	347.49	296.74	261.38	433.59	373.62	333.65	487.41	422.83	376.70	635.92	548.49	488.87
78		282.48	238.67	211.48	361.03	308.16	271.90	453.17	389.73	347.43	507.55	439.57	394.26	659.91	574.01	511.53
79		295.24	247.76	218.09	375.35	320.46	284.85	471.79	406.51	363.48	529.65	459.92	409.47	688.40	596.35	533.07
80		310.07	261.11	231.44	399.09	339.75	301.17	501.46	431.73	387.22	562.29	486.62	433.21	732.50	632.79	563.76
81		329.36	275.95	243.31	422.83	360.52	318.97	532.61	459.92	409.47	596.41	516.29	461.40	776.60	671.14	598.27
82		345.68	292.27	258.15	448.05	382.77	338.26	566.74	486.62	436.18	632.02	548.93	489.59	822.62	713.32	634.70
83		367.93	307.11	271.50	474.75	403.54	356.06	600.86	516.29	462.88	670.59	581.57	519.26	872.48	757.43	673.05
84		387.22	326.39	287.82	501.46	428.76	378.32	639.43	551.90	491.07	713.61	617.18	551.90	924.25	801.53	715.24

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR592
HOME HEALTH CARE RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	1 Year 0 Days	1 Year 20 Days	1 Year 90 Days	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
19		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
20		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
21		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
22		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
23		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
24		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
25		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
26		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
27		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
28		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
29		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
30		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
31		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
32		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
33		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
34		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
35		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
36		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
37		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
38		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
39		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
40		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
41		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
42		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
43		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
44		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
45		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
46		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
47		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
48		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
49		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
50		60.42	50.98	41.54	69.86	66.09	54.76	79.31	73.64	62.31	81.19	75.53	66.09	84.97	79.31	67.98	112.26	104.94	90.30
51		60.42	50.98	41.54	69.86	66.09	54.76	79.31	73.64	62.31	81.19	75.53	66.09	84.97	79.31	67.98	112.26	104.94	90.30
52		60.42	50.98	41.54	69.86	66.09	54.76	79.31	73.64	62.31	81.19	75.53	66.09	84.97	79.31	67.98	112.26	104.94	90.30
53		60.42	50.98	41.54	69.86	66.09	54.76	79.31	73.64	62.31	81.19	75.53	66.09	84.97	79.31	67.98	112.26	104.94	90.30
54		60.42	50.98	41.54	69.86	66.09	54.76	79.31	73.64	62.31	81.19	75.53	66.09	84.97	79.31	67.98	112.26	104.94	90.30
55		75.53	66.09	49.09	100.08	90.63	75.53	113.29	105.74	90.63	122.73	113.29	94.41	124.62	117.07	98.19	165.95	153.75	129.35
56		75.53	66.09	49.09	100.08	90.63	75.53	113.29	105.74	90.63	122.73	113.29	94.41	124.62	117.07	98.19	165.95	153.75	129.35
57		75.53	66.09	49.09	100.08	90.63	75.53	113.29	105.74	90.63	122.73	113.29	94.41	124.62	117.07	98.19	165.95	153.75	129.35
58		75.53	66.09	49.09	100.08	90.63	75.53	113.29	105.74	90.63	122.73	113.29	94.41	124.62	117.07	98.19	165.95	153.75	129.35
59		75.53	66.09	49.09	100.08	90.63	75.53	113.29	105.74	90.63	122.73	113.29	94.41	124.62	117.07	98.19	165.95	153.75	129.35
60		100.08	86.86	66.09	143.50	130.29	109.52	173.72	160.50	135.95	186.93	173.72	147.28	196.38	181.27	152.95	256.25	239.17	200.12
61		100.08	86.86	66.09	143.50	130.29	109.52	173.72	160.50	135.95	186.93	173.72	147.28	196.38	181.27	152.95	256.25	239.17	200.12
62		100.08	86.86	66.09	143.50	130.29	109.52	173.72	160.50	135.95	186.93	173.72	147.28	196.38	181.27	152.95	256.25	239.17	200.12
63		100.08	86.86	66.09	143.50	130.29	109.52	173.72	160.50	135.95	186.93	173.72	147.28	196.38	181.27	152.95	256.25	239.17	200.12
64		100.08	86.86	66.09	143.50	130.29	109.52	173.72	160.50	135.95	186.93	173.72	147.28	196.38	181.27	152.95	256.25	239.17	200.12
65		115.40	102.37	74.45	174.95	158.21	134.01	217.76	201.02	169.38	238.24	223.35	184.26	249.40	230.79	193.57	324.76	300.70	252.59
66		121.06	106.39	78.88	181.60	166.92	139.40	232.95	214.61	179.76	256.80	238.46	198.11	265.97	247.63	209.11	348.50	324.79	272.64
67		124.70	108.44	83.14	193.39	173.50	148.20	247.60	225.91	189.77	272.90	254.83	213.26	285.55	265.68	224.10	373.75	345.71	291.99
68		129.96	115.72	87.24	204.74	185.16	156.67	263.49	243.91	202.96	295.53	272.39	227.88	307.99	284.85	238.57	400.39	370.46	310.64
69		138.51	120.98	91.17	217.42	196.38	166.57	280.54	259.50	217.42	315.60	292.81	245.47	331.38	305.08	257.74	430.57	398.85	335.39
70		145.01	126.03	94.95	227.88	208.90	174.37	298.67	276.22	231.33	334.91	312.48	260.69	352.18	328.01	276.22	459.66	428.41	359.25
71		151.25	132.56	100.27	243.02	220.92	185.24	317.78	294.00	246.41	360.27	333.08	278.70	378.97	351.77	294.00	494.20	459.06	382.19
72		160.56	140.48	103.69	255.88	230.79	195.68	339.50	312.75	262.58	384.66	356.22	299.36	406.40	376.30	316.09	529.59	488.52	410.70
73		167.84	146.45	108.60	268.21	243.52	205.68	360.36	332.38	276.43	409.72	378.45	317.57	431.11	399.84	335.68	561.46	521.05	438.10
74		174.80	153.76	114.91	281.62	255.72	216.88	380.34	349.59	292.94	433.75	403.00	338.26	459.65	427.28	356.06	596.18	554.34	464.39
75		183.02	160.75	119.36	296.02	270.56	227.59	402.65	370.82	311.94	459.94	426.52	358.09	490.18	453.58	380.36	637.67	590.35	493.68
76		194.00	168.97	126.72	311.34	283.18	239.38	425.55	392.69	328.55	488.13	452.15	378.61	520.99	485.00	405.21	675.39	628.88	527.77
77		201.42	175.28	132.23	327.49	298.28	250.62	448.97	413.60	347.49	518.16	479.72	402.84	553.52	513.54	428.98	717.41	667.72	558.42
78		217.53	188.82	142.00	351.96	320.24	270.40	484.89	445.62	374.62	561.94	519.64	435.04	599.70	558.91	468.28	779.01	726.30	607.19
79		234.41	204.74	154.29	375.35	344.20	287.82	523.71	480.69	403.54	606.79	562.29	470.30	651.30	605.31	505.91	845.63	784.27	657.71
80		256.66	224.02	169.13	412.44	373.87	316.01	572.67	528.16	442.11	669.11	620.15	519.26	719.55	669.11	559.32	933.84	866.73	726.75
81		281.88	246.28	183.97	448.05	407.99	344.20	627.56	578.61	486.62	734.38	680.97	569.70	796.70	738.83	620.15	1,033.55	958.77	803.45
82		310.07	271.50	203.25	491.07	446.56	375.35	689.88	636.47	534.10	810.05	752.19	627.56	879.78	815.98	683.94	1,140.93	1,058.48	885.90
83		339.75	296.72	222.54	535.58	486.62	409.47	758.12	698.78	586.02	893.13	826.37	692.84	971.76	902.03	756.64	1,259.82	1,167.78	979.86
84		373.87	324.91	243.31	586.02	532.61	448.05	830.82	765.54	642.40	982.15	909.45	762.57	1,074.13	996.98	835.27	1,392.13	1,292.42	1,081.49

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
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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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
19		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
20		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
21		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
22		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
23		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
24		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
25		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
26		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
27		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
28		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
29		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
30		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
31		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
32		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
33		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
34		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
35		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
36		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
37		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
38		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
39		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
40		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
41		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
42		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
43		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
44		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
45		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
46		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
47		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
48		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
49		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
50		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
51		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
52		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
53		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
54		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
55		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
56		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
57		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
58		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
59		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
60		96.15	82.98	118.54	102.74	133.03	117.22	144.88	127.76	195.12	172.17
61		96.15	82.98	118.54	102.74	133.03	117.22	144.88	127.76	195.12	172.17
62		96.15	82.98	118.54	102.74	133.03	117.22	144.88	127.76	195.12	172.17
63		96.15	82.98	118.54	102.74	133.03	117.22	144.88	127.76	195.12	172.17
64		96.15	82.98	118.54	102.74	133.03	117.22	144.88	127.76	195.12	172.17
65		131.13	111.66	162.29	140.22	183.06	159.69	199.94	175.27	258.80	227.69
66		143.30	122.83	177.85	153.54	200.88	175.29	220.07	191.92	281.53	246.69
67		157.58	134.90	196.67	168.93	221.88	192.88	242.05	211.79	306.23	267.78
68		172.62	146.54	214.84	185.04	243.40	211.12	265.76	232.23	335.48	293.55
69		188.35	160.22	236.05	201.80	266.62	231.15	291.08	254.39	367.70	321.07
70		205.93	175.82	258.91	221.57	292.63	254.09	320.33	278.18	402.70	350.23
71		225.23	192.03	283.31	241.82	321.24	277.39	350.88	304.65	440.31	382.21
72		247.32	208.82	310.32	264.82	352.31	303.31	384.98	333.65	481.61	418.08
73		269.73	228.41	339.74	289.24	385.65	332.86	422.38	364.99	527.61	456.34
74		294.66	249.50	372.56	316.11	423.36	363.53	462.87	399.65	577.99	498.05
75		321.94	271.99	407.42	346.36	464.04	398.54	507.33	436.29	632.45	544.17
76		351.40	296.84	446.35	378.69	507.47	435.44	555.49	478.00	691.86	594.38
77		383.96	323.90	487.99	412.92	556.63	476.19	609.18	522.32	755.88	648.39
78		411.99	346.67	524.74	443.60	598.50	511.04	655.40	560.57	810.33	692.11
79		440.86	370.49	562.97	475.01	642.66	548.49	704.75	602.30	866.88	739.50
80		480.18	403.60	615.75	518.47	703.72	599.20	772.02	658.18	945.79	803.75
81		523.65	439.82	672.67	566.08	769.95	654.04	844.46	719.24	1,030.33	874.77
82		571.25	478.11	734.76	616.79	842.39	714.07	925.18	785.47	1,123.90	951.42
83		621.96	520.54	803.07	672.67	921.04	779.26	1,014.18	858.95	1,228.74	1,035.97
84		676.81	566.08	876.54	732.70	1,006.94	850.67	1,111.46	938.64	1,342.59	1,129.53
85		736.83	614.72	957.26	797.89	1,101.11	928.29	1,218.05	1,026.60	1,467.72	1,230.99
86		803.07	668.53	1,045.23	869.30	1,204.60	1,013.15	1,335.00	1,121.81	1,605.25	1,341.46
87		873.44	726.49	1,140.44	947.95	1,316.37	1,106.29	1,463.32	1,226.33	1,754.05	1,462.08
88		951.05	790.65	1,244.96	1,032.81	1,440.55	1,206.67	1,604.06	1,341.20	1,917.50	1,593.97
89		1,035.91	858.95	1,359.83	1,124.91	1,575.09	1,317.40	1,758.26	1,465.39	2,096.74	1,737.14

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
19		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
20		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
21		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
22		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
23		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
24		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
25		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
26		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
27		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
28		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
29		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
30		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
31		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
32		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
33		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
34		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
35		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
36		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
37		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
38		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
39		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
40		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
41		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
42		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
43		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
44		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
45		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
46		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
47		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
48		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
49		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
50		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
51		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
52		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
53		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
54		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
55		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
56		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
57		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
58		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
59		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
60		100.10	86.93	123.81	108.00	139.61	122.49	152.79	134.35	205.16	180.77
61		100.10	86.93	123.81	108.00	139.61	122.49	152.79	134.35	205.16	180.77
62		100.10	86.93	123.81	108.00	139.61	122.49	152.79	134.35	205.16	180.77
63		100.10	86.93	123.81	108.00	139.61	122.49	152.79	134.35	205.16	180.77
64		100.10	86.93	123.81	108.00	139.61	122.49	152.79	134.35	205.16	180.77
65		137.62	118.15	170.08	146.71	192.15	167.48	209.03	184.36	271.53	239.00
66		150.98	129.23	186.80	161.21	211.12	184.25	230.31	202.16	295.47	259.23
67		165.15	141.20	205.49	176.49	233.22	202.97	254.66	221.88	321.33	281.51
68		181.31	153.99	226.02	193.73	255.82	222.30	279.42	243.40	353.06	308.42
69		198.13	168.78	247.05	211.59	280.08	243.38	305.76	266.62	386.35	335.72
70		216.76	184.25	270.95	232.42	307.08	266.14	335.98	291.42	422.38	367.29
71		237.08	201.52	297.54	253.68	336.66	291.61	368.66	318.88	462.27	401.58
72		258.99	219.32	325.48	277.65	369.81	318.48	403.64	349.98	505.76	438.41
73		283.50	239.89	356.96	304.16	405.16	348.93	443.04	382.21	553.86	478.85
74		309.34	261.92	390.62	331.91	443.68	381.59	485.45	418.84	606.27	522.65
75		337.48	285.31	427.41	363.02	486.24	417.42	531.76	458.49	663.88	570.77
76		368.87	311.03	468.18	397.24	532.57	457.27	582.77	500.92	726.34	622.92
77		403.27	339.99	512.66	433.29	583.44	499.79	639.22	548.06	793.25	679.94
78		432.02	363.53	550.03	464.68	628.00	536.33	687.01	589.02	850.50	726.54
79		462.59	389.11	590.92	498.81	674.74	575.39	739.94	631.28	909.71	775.57
80		503.99	423.27	645.77	544.35	737.87	628.17	809.28	690.26	992.01	844.33
81		549.52	461.56	705.79	594.02	807.21	686.13	886.89	754.43	1,081.06	917.61
82		599.20	501.92	770.99	647.83	883.79	750.29	970.72	824.80	1,179.13	997.64
83		653.01	546.42	842.39	705.79	966.58	818.59	1,063.86	901.38	1,288.48	1,087.83
84		710.96	594.02	920.01	768.92	1,056.61	893.10	1,166.31	985.21	1,409.10	1,184.77
85		774.09	645.77	1,003.83	837.22	1,155.96	974.86	1,278.08	1,077.31	1,539.86	1,291.86
86		842.39	701.65	1,095.94	912.76	1,263.59	1,063.86	1,401.23	1,177.69	1,684.16	1,407.97
87		916.90	762.71	1,197.36	994.52	1,381.56	1,161.14	1,535.76	1,287.39	1,840.85	1,534.23
88		998.66	828.94	1,307.05	1,083.52	1,510.92	1,266.69	1,682.71	1,407.44	2,012.19	1,671.76
89		1,086.62	901.38	1,427.10	1,180.80	1,652.70	1,382.60	1,845.19	1,537.83	2,200.45	1,822.81

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

Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
19		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
20		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
21		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
22		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
23		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
24		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
25		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
26		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
27		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
28		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
29		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
30		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
31		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
32		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
33		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
34		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
35		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
36		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
37		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
38		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
39		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
40		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
41		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
42		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
43		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
44		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
45		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
46		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
47		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
48		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
49		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
50		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
51		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
52		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
53		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
54		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
55		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
56		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
57		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
58		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
59		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
60		110.64	96.15	136.98	118.54	154.10	134.35	167.27	147.52	225.25	199.43
61		110.64	96.15	136.98	118.54	154.10	134.35	167.27	147.52	225.25	199.43
62		110.64	96.15	136.98	118.54	154.10	134.35	167.27	147.52	225.25	199.43
63		110.64	96.15	136.98	118.54	154.10	134.35	167.27	147.52	225.25	199.43
64		110.64	96.15	136.98	118.54	154.10	134.35	167.27	147.52	225.25	199.43
65		150.61	129.83	186.95	160.99	211.63	184.36	231.10	202.54	298.40	263.05
66		166.33	142.02	206.00	177.85	232.86	202.16	254.62	222.63	324.74	285.71
67		181.54	155.06	226.92	194.14	255.91	223.14	279.87	244.57	354.29	310.35
68		198.70	170.14	248.37	213.60	280.66	243.40	306.74	267.00	388.24	338.18
69		217.70	185.90	272.74	233.60	308.21	267.85	336.34	293.53	424.98	370.36
70		238.44	202.31	298.65	255.29	338.39	292.63	369.70	320.33	464.35	404.02
71		260.79	221.67	327.17	279.75	371.04	320.06	405.41	350.88	508.75	441.60
72		284.65	241.49	358.15	305.65	405.97	351.15	444.47	384.98	556.59	481.61
73		311.04	263.99	392.54	334.00	445.34	383.36	486.66	421.24	608.88	526.35
74		339.82	287.88	430.13	365.78	488.84	419.97	534.00	460.62	666.53	575.53
75		371.90	314.17	470.70	399.65	535.09	459.60	585.04	504.00	730.39	627.60
76		405.97	342.68	515.10	436.53	586.04	503.10	641.70	551.12	798.85	685.92
77		444.02	373.23	564.14	477.27	642.43	550.20	702.50	602.75	872.70	747.69
78		475.21	399.35	605.88	512.09	690.17	590.07	756.55	648.02	935.44	798.85
79		509.16	427.41	649.90	548.49	742.01	633.35	813.42	695.44	1,001.02	853.35
80		554.70	465.70	709.93	598.16	811.35	691.30	891.03	759.60	1,091.21	927.75
81		604.37	507.09	776.16	653.01	887.93	755.46	974.86	829.97	1,189.28	1,008.92
82		659.22	552.63	848.60	712.00	971.75	824.80	1,068.00	906.55	1,297.50	1,097.97
83		718.21	600.23	926.22	776.16	1,062.82	900.35	1,170.45	991.42	1,418.12	1,196.04
84		781.33	653.01	1,012.11	845.50	1,162.17	982.10	1,283.25	1,083.52	1,550.01	1,304.26
85		850.67	709.93	1,104.22	921.04	1,270.83	1,072.14	1,406.40	1,184.94	1,694.30	1,421.50
86		926.22	772.02	1,205.64	1,003.83	1,389.84	1,170.45	1,540.94	1,294.63	1,852.12	1,548.88
87		1,009.01	839.29	1,316.37	1,093.87	1,520.24	1,277.04	1,688.92	1,415.72	2,024.59	1,687.54
88		1,098.01	912.76	1,437.45	1,192.18	1,662.02	1,392.95	1,851.40	1,547.15	2,213.98	1,839.72
89		1,195.29	991.42	1,569.91	1,298.77	1,818.28	1,520.24	2,029.40	1,692.03	2,420.27	2,004.30

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
19		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
20		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
21		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
22		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
23		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
24		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
25		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
26		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
27		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
28		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
29		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
30		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
31		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
32		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
33		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
34		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
35		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
36		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
37		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
38		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
39		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
40		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
41		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
42		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
43		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
44		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
45		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
46		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
47		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
48		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
49		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
50		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
51		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
52		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
53		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
54		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
55		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
56		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
57		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
58		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
59		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
60		88.25	76.39	108.00	93.52	122.49	106.69	133.03	117.22	177.91	157.82
61		88.25	76.39	108.00	93.52	122.49	106.69	133.03	117.22	177.91	157.82
62		88.25	76.39	108.00	93.52	122.49	106.69	133.03	117.22	177.91	157.82
63		88.25	76.39	108.00	93.52	122.49	106.69	133.03	117.22	177.91	157.82
64		88.25	76.39	108.00	93.52	122.49	106.69	133.03	117.22	177.91	157.82
65		105.17	89.58	129.83	111.66	146.71	128.53	159.69	140.22	207.89	182.43
66		110.03	94.68	136.90	117.71	154.82	134.35	168.89	147.14	216.03	189.55
67		115.98	98.33	143.72	123.54	162.63	141.20	177.76	155.06	225.21	196.37
68		119.22	101.83	149.02	127.91	167.65	146.54	183.79	160.20	232.67	202.91
69		123.53	105.18	154.10	132.09	173.67	150.43	189.57	165.11	239.80	209.16
70		126.44	108.38	158.96	136.08	179.43	155.34	196.29	171.00	247.92	215.12
71		130.39	111.43	164.77	139.88	186.11	161.21	203.89	176.63	255.67	222.09
72		135.33	114.32	169.16	144.66	192.49	165.66	209.99	181.99	263.05	228.74
73		138.88	117.07	174.46	149.21	198.56	171.02	216.93	187.09	271.31	235.05
74		143.38	120.80	180.63	153.54	205.47	176.12	224.66	193.05	280.39	241.03
75		146.54	124.33	186.51	157.64	212.04	182.06	230.91	198.71	289.01	247.90
76		150.61	127.68	192.07	162.61	218.27	186.62	239.00	205.17	297.19	255.59
77		155.51	130.85	197.34	167.31	225.23	193.05	246.68	211.29	306.09	261.69
78		157.00	132.76	200.20	169.64	228.65	194.93	249.73	213.90	309.90	263.99
79		159.37	133.50	202.84	170.76	231.81	197.66	254.58	217.32	312.26	267.17
80		163.51	137.64	209.05	176.96	239.06	203.87	262.86	223.53	322.40	273.93
81		168.69	140.74	216.29	182.14	247.34	210.08	271.14	230.78	331.42	280.69
82		173.86	144.88	223.53	187.31	255.62	217.32	280.45	238.02	341.57	288.58
83		176.96	147.99	228.71	191.45	261.82	221.46	288.73	244.23	349.46	295.35
84		181.10	151.09	233.88	195.59	269.07	226.64	297.01	250.44	358.48	300.98
85		184.21	154.20	239.06	199.73	275.28	232.85	304.25	256.65	367.49	307.75
86		188.35	157.30	245.27	203.87	282.52	238.02	313.57	262.86	376.51	314.51
87		192.49	159.37	250.44	208.01	289.77	243.20	321.85	270.10	385.53	321.27
88		196.63	162.48	256.65	213.19	297.01	248.37	331.16	276.31	395.68	328.04
89		199.73	166.62	262.86	217.32	304.25	254.58	339.44	283.56	404.69	335.93

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
19		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
20		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
21		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
22		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
23		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
24		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
25		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
26		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
27		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
28		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
29		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
30		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
31		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
32		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
33		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
34		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
35		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
36		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
37		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
38		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
39		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
40		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
41		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
42		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
43		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
44		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
45		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
46		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
47		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
48		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
49		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
50		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
51		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
52		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
53		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
54		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
55		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
56		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
57		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
58		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
59		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
60		101.42	88.25	125.13	108.00	140.93	123.81	154.10	135.66	206.60	182.21
61		101.42	88.25	125.13	108.00	140.93	123.81	154.10	135.66	206.60	182.21
62		101.42	88.25	125.13	108.00	140.93	123.81	154.10	135.66	206.60	182.21
63		101.42	88.25	125.13	108.00	140.93	123.81	154.10	135.66	206.60	182.21
64		101.42	88.25	125.13	108.00	140.93	123.81	154.10	135.66	206.60	182.21
65		120.74	103.86	150.61	129.83	168.78	148.00	184.36	162.29	239.00	210.72
66		126.67	108.76	157.38	135.62	177.85	154.82	194.48	170.18	249.48	218.81
67		133.63	113.46	166.41	142.45	187.84	162.63	205.49	179.02	259.54	226.58
68		137.84	116.74	171.37	147.78	193.73	168.89	212.35	185.04	267.84	234.02
69		141.87	121.08	177.34	151.66	200.58	173.67	218.92	190.79	277.11	241.14
70		146.91	124.04	183.04	156.55	207.12	179.43	226.40	197.49	285.96	247.92
71		150.54	128.03	189.67	162.40	214.56	186.11	234.71	203.89	294.41	255.67
72		155.15	131.82	195.98	166.82	221.65	191.32	242.65	209.99	303.71	263.05
73		160.69	135.44	202.01	172.17	229.56	197.42	250.21	216.93	313.81	271.31
74		164.83	138.86	208.86	177.25	237.08	203.21	258.53	223.53	323.43	279.16
75		169.85	143.21	214.26	182.06	244.23	209.81	267.55	229.80	332.55	286.59
76		174.61	147.33	221.54	187.71	252.10	216.09	276.11	236.82	343.56	294.82
77		179.11	151.23	228.44	193.05	259.55	222.01	284.22	243.46	352.82	302.58
78		181.24	152.79	230.76	194.93	263.42	225.49	288.72	247.62	356.95	305.31
79		183.17	154.20	233.88	197.66	268.03	228.71	292.87	250.44	360.73	307.75
80		189.38	158.34	242.16	203.87	276.31	234.92	303.22	258.72	372.00	315.64
81		194.56	163.51	249.41	210.08	285.63	243.20	313.57	267.00	382.15	324.66
82		199.73	167.65	257.69	216.29	294.94	250.44	323.92	275.28	393.42	333.67
83		203.87	170.76	263.89	220.43	302.18	256.65	333.23	282.52	403.57	340.44
84		209.05	173.86	270.10	225.60	310.46	261.82	342.55	288.73	413.71	348.33
85		213.19	178.00	276.31	230.78	317.71	268.03	351.86	295.98	423.86	355.09
86		217.32	181.10	282.52	235.95	325.99	274.24	361.17	304.25	434.00	362.98
87		221.46	184.21	289.77	240.09	334.27	280.45	371.52	311.50	445.28	370.88
88		226.64	188.35	295.98	245.27	342.55	287.70	381.87	318.74	456.55	378.77
89		230.78	191.45	303.22	251.48	351.86	293.91	392.22	327.02	467.82	387.78

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
19		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
20		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
21		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
22		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
23		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
24		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
25		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
26		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
27		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
28		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
29		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
30		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
31		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
32		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
33		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
34		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
35		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
36		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
37		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
38		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
39		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
40		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
41		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
42		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
43		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
44		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
45		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
46		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
47		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
48		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
49		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
50		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
51		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
52		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
53		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
54		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
55		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
56		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
57		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
58		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
59		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
60		66.95	57.08	82.32	71.34	92.20	81.22	100.98	88.91	135.10	119.56
61		66.95	57.08	82.32	71.34	92.20	81.22	100.98	88.91	135.10	119.56
62		66.95	57.08	82.32	71.34	92.20	81.22	100.98	88.91	135.10	119.56
63		66.95	57.08	82.32	71.34	92.20	81.22	100.98	88.91	135.10	119.56
64		66.95	57.08	82.32	71.34	92.20	81.22	100.98	88.91	135.10	119.56
65		90.88	77.90	112.52	97.37	126.58	111.44	138.49	121.18	180.31	157.92
66		100.23	85.30	123.68	106.62	139.68	121.55	152.47	133.28	195.12	171.89
67		109.26	93.50	136.57	116.61	154.43	134.47	168.09	147.08	212.85	186.53
68		120.05	102.45	149.02	128.33	168.69	146.95	184.21	161.44	233.36	204.04
69		131.48	111.09	164.09	140.65	185.49	161.03	202.83	176.32	255.35	222.05
70		143.50	121.43	179.63	153.54	203.72	175.62	221.79	192.68	279.85	242.68
71		157.07	133.36	196.59	167.93	223.26	192.63	244.00	211.41	305.60	265.79
72		171.10	144.85	215.83	183.74	244.02	210.97	267.35	231.38	334.64	290.16
73		187.47	158.78	236.26	200.87	267.82	230.52	292.69	253.48	366.75	316.74
74		205.10	173.11	258.73	220.16	293.54	253.08	320.82	277.54	401.73	346.39
75		223.89	188.72	283.09	240.54	321.95	276.62	352.48	303.45	439.37	377.90
76		244.65	206.45	310.13	262.84	352.87	302.85	385.61	331.95	480.47	412.11
77		267.24	224.34	339.64	286.90	386.11	330.70	422.76	362.87	525.73	449.79
78		286.26	240.60	364.41	307.34	415.34	354.75	454.85	389.88	562.42	481.12
79		306.16	257.00	390.68	329.44	446.73	381.19	488.99	418.27	602.16	513.86
80		333.76	280.29	427.76	359.63	488.13	415.68	535.56	457.08	656.66	558.01
81		363.94	305.30	467.43	392.40	534.70	454.49	586.44	499.34	715.84	606.86
82		396.71	332.03	510.55	428.62	584.72	495.89	642.50	545.91	780.66	660.42
83		432.07	361.35	557.12	466.57	639.05	541.60	704.60	596.80	852.99	719.60
84		470.02	392.40	608.87	508.82	699.42	590.76	771.86	651.99	932.84	784.42
85		512.27	426.90	664.93	554.53	764.96	645.09	846.03	712.36	1,019.27	854.87
86		557.12	463.98	725.29	603.70	836.54	703.73	927.10	778.76	1,114.15	931.90
87		607.15	504.51	792.56	658.03	914.16	768.41	1,015.93	852.07	1,218.43	1,015.51
88		660.61	548.49	865.00	716.67	1,000.41	838.27	1,114.24	931.41	1,332.09	1,106.64
89		719.26	596.80	944.34	781.35	1,093.55	915.02	1,221.18	1,017.66	1,456.10	1,206.22

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR273
RETURN OF PREMIUM RIDER
Base Policy Form 694
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of VA

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

RATE DESCRIPTION

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

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
19		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
20		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
21		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
22		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
23		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
24		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
25		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
26		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
27		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
28		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
29		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
30		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
31		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
32		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
33		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
34		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
35		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
36		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
37		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
38		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
39		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
40		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
41		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
42		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
43		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
44		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
45		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
46		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
47		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
48		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
49		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
50		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
51		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
52		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
53		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
54		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
55		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
56		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
57		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
58		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
59		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
60		107.69	92.94	132.77	115.06	148.99	131.29	162.27	143.09	238.05	210.04
61		107.69	92.94	132.77	115.06	148.99	131.29	162.27	143.09	238.05	210.04
62		107.69	92.94	132.77	115.06	148.99	131.29	162.27	143.09	238.05	210.04
63		107.69	92.94	132.77	115.06	148.99	131.29	162.27	143.09	238.05	210.04
64		107.69	92.94	132.77	115.06	148.99	131.29	162.27	143.09	238.05	210.04
65		146.87	125.06	181.76	157.04	205.03	178.86	223.93	196.30	315.74	277.79
66		160.50	137.57	199.19	171.96	224.98	196.32	246.48	214.95	343.47	300.96
67		176.49	151.08	220.27	189.20	248.51	216.03	271.10	237.20	373.60	326.69
68		193.34	164.12	240.62	207.24	272.61	236.45	297.65	260.10	409.28	358.13
69		210.95	179.44	264.37	226.02	298.62	258.89	326.01	284.92	448.59	391.71
70		230.64	196.92	289.98	248.16	327.74	284.59	358.77	311.56	491.30	427.29
71		252.25	215.08	317.31	270.84	359.79	310.67	392.98	341.20	537.18	466.29
72		277.00	233.88	347.55	296.60	394.59	339.71	431.17	373.68	587.57	510.05
73		302.09	255.82	380.51	323.95	431.93	372.80	473.07	408.79	643.68	556.74
74		330.02	279.44	417.26	354.04	474.16	407.15	518.42	447.61	705.14	607.62
75		360.57	304.62	456.31	387.93	519.73	446.36	568.21	488.64	771.59	663.89
76		393.57	332.46	499.92	424.13	568.36	487.69	622.15	535.37	844.07	725.15
77		430.03	362.77	546.55	462.47	623.43	533.34	682.29	584.99	922.17	791.04
78		461.43	388.27	587.71	496.84	670.32	572.37	734.05	627.84	988.60	844.37
79		493.76	414.95	630.53	532.01	719.78	614.30	789.32	674.58	1,057.59	902.18
80		537.81	452.04	689.64	580.69	788.16	671.10	864.66	737.17	1,153.86	980.58
81		586.49	492.60	753.39	634.01	862.34	732.53	945.80	805.55	1,257.01	1,067.22
82		639.80	535.49	822.94	690.80	943.48	799.76	1,036.20	879.73	1,371.16	1,160.74
83		696.60	583.01	899.43	753.39	1,031.57	872.78	1,135.88	962.02	1,499.06	1,263.88
84		758.03	634.01	981.73	820.62	1,127.77	952.75	1,244.84	1,051.27	1,637.96	1,378.03
85		825.25	688.48	1,072.14	893.64	1,233.25	1,039.68	1,364.22	1,149.79	1,790.62	1,501.81
86		899.43	748.76	1,170.66	973.62	1,349.15	1,134.73	1,495.19	1,256.43	1,958.40	1,636.59
87		978.25	813.66	1,277.29	1,061.70	1,474.33	1,239.04	1,638.92	1,373.49	2,139.94	1,783.74
88		1,065.18	885.53	1,394.36	1,156.75	1,613.42	1,351.47	1,796.55	1,502.15	2,339.35	1,944.65
89		1,160.22	962.02	1,523.01	1,259.90	1,764.10	1,475.49	1,969.25	1,641.24	2,558.02	2,119.31

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
19		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
20		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
21		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
22		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
23		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
24		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
25		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
26		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
27		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
28		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
29		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
30		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
31		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
32		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
33		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
34		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
35		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
36		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
37		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
38		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
39		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
40		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
41		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
42		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
43		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
44		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
45		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
46		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
47		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
48		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
49		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
50		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
51		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
52		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
53		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
54		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
55		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
56		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
57		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
58		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
59		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
60		112.11	97.36	138.67	120.96	156.37	137.19	171.12	150.47	250.30	220.55
61		112.11	97.36	138.67	120.96	156.37	137.19	171.12	150.47	250.30	220.55
62		112.11	97.36	138.67	120.96	156.37	137.19	171.12	150.47	250.30	220.55
63		112.11	97.36	138.67	120.96	156.37	137.19	171.12	150.47	250.30	220.55
64		112.11	97.36	138.67	120.96	156.37	137.19	171.12	150.47	250.30	220.55
65		154.14	132.33	190.49	164.32	215.21	187.58	234.11	206.48	331.27	291.58
66		169.10	144.73	209.22	180.56	236.45	206.36	257.94	226.42	360.47	316.26
67		184.97	158.14	230.14	197.67	261.21	227.33	285.22	248.51	392.03	343.45
68		203.06	172.47	253.14	216.97	286.52	248.97	312.95	272.61	430.73	376.27
69		221.91	189.03	276.70	236.98	313.69	272.59	342.45	298.62	471.35	409.58
70		242.77	206.36	303.46	260.31	343.93	298.07	376.29	326.39	515.30	448.09
71		265.53	225.70	333.24	284.12	377.06	326.60	412.90	357.14	563.97	489.92
72		290.06	245.63	364.53	310.96	414.19	356.69	452.08	391.97	617.02	534.86
73		317.52	268.67	399.79	340.66	453.78	390.80	496.20	428.07	675.71	584.19
74		346.46	293.35	437.49	371.74	496.92	427.38	543.71	469.11	739.65	637.63
75		377.98	319.54	478.69	406.58	544.59	467.51	595.57	513.51	809.94	696.34
76		413.14	348.35	524.36	444.91	596.48	512.14	652.70	561.03	886.13	759.96
77		451.66	380.79	574.18	485.29	653.46	559.77	715.92	613.82	967.77	829.52
78		483.86	407.15	616.03	520.44	703.36	600.69	769.45	659.70	1,037.61	886.38
79		518.10	435.81	661.83	558.67	755.71	644.44	828.73	707.03	1,109.85	946.19
80		564.46	474.06	723.26	609.67	826.41	703.55	906.39	773.10	1,210.25	1,030.09
81		615.46	516.94	790.48	665.30	904.07	768.46	993.32	844.96	1,318.90	1,119.48
82		671.10	562.15	863.50	725.58	989.84	840.32	1,087.20	923.78	1,438.54	1,217.12
83		731.37	611.99	943.48	790.48	1,082.57	916.82	1,191.52	1,009.55	1,571.95	1,327.15
84		796.28	665.30	1,030.41	861.19	1,183.41	1,000.27	1,306.27	1,103.43	1,719.10	1,445.42
85		866.98	723.26	1,124.29	937.68	1,294.68	1,091.84	1,431.45	1,206.59	1,878.63	1,576.07
86		943.48	785.85	1,227.45	1,022.30	1,415.22	1,191.52	1,569.37	1,319.02	2,054.67	1,717.73
87		1,026.93	854.23	1,341.04	1,113.86	1,547.35	1,300.47	1,720.05	1,441.88	2,245.83	1,871.76
88		1,118.50	928.41	1,463.90	1,213.54	1,692.24	1,418.70	1,884.64	1,576.33	2,454.88	2,039.54
89		1,217.02	1,009.55	1,598.35	1,322.49	1,851.03	1,548.51	2,066.61	1,722.37	2,684.55	2,223.83

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

Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
19		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
20		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
21		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
22		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
23		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
24		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
25		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
26		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
27		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
28		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
29		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
30		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
31		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
32		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
33		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
34		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
35		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
36		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
37		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
38		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
39		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
40		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
41		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
42		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
43		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
44		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
45		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
46		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
47		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
48		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
49		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
50		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
51		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
52		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
53		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
54		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
55		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
56		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
57		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
58		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
59		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
60		123.91	107.69	153.42	132.77	172.60	150.47	187.35	165.22	274.81	243.30
61		123.91	107.69	153.42	132.77	172.60	150.47	187.35	165.22	274.81	243.30
62		123.91	107.69	153.42	132.77	172.60	150.47	187.35	165.22	274.81	243.30
63		123.91	107.69	153.42	132.77	172.60	150.47	187.35	165.22	274.81	243.30
64		123.91	107.69	153.42	132.77	172.60	150.47	187.35	165.22	274.81	243.30
65		168.68	145.41	209.39	180.30	237.02	206.48	258.83	226.84	364.05	320.92
66		186.29	159.06	230.72	199.19	260.81	226.42	285.17	249.35	396.19	348.57
67		203.32	173.67	254.15	217.44	286.62	249.92	313.46	273.92	432.23	378.63
68		222.54	190.55	278.18	239.23	314.34	272.61	343.55	299.04	473.65	412.58
69		243.83	208.21	305.47	261.63	345.19	299.99	376.70	328.75	518.48	451.84
70		267.05	226.59	334.49	285.93	379.00	327.74	414.06	358.77	566.51	492.90
71		292.08	248.27	366.43	313.33	415.56	358.47	454.06	392.98	620.68	538.76
72		318.80	270.47	401.12	342.33	454.69	393.28	497.81	431.17	679.03	587.57
73		348.37	295.67	439.65	374.08	498.78	429.36	545.06	471.78	742.83	642.15
74		380.59	322.43	481.75	409.68	547.50	470.37	598.08	515.89	813.17	702.14
75		416.53	351.87	527.18	447.61	599.30	514.75	655.25	564.48	891.08	765.68
76		454.69	383.80	576.92	488.91	656.36	563.47	718.71	617.26	974.60	836.82
77		497.30	418.02	631.84	534.54	719.53	616.22	786.79	675.09	1,064.70	912.19
78		532.24	447.28	678.58	573.54	772.99	660.88	847.34	725.79	1,141.23	974.60
79		570.26	478.69	727.89	614.30	831.05	709.35	911.03	778.89	1,221.25	1,041.09
80		621.26	521.58	795.12	669.94	908.71	774.26	997.96	850.75	1,331.27	1,131.86
81		676.89	567.94	869.30	731.37	994.48	846.12	1,091.84	929.57	1,450.92	1,230.88
82		738.32	618.94	950.43	797.44	1,088.36	923.78	1,196.16	1,015.34	1,582.95	1,339.52
83		804.39	672.26	1,037.36	869.30	1,190.36	1,008.39	1,310.90	1,110.38	1,730.10	1,459.17
84		875.09	731.37	1,133.57	946.96	1,301.63	1,099.95	1,437.24	1,213.54	1,891.01	1,591.20
85		952.75	795.12	1,236.72	1,031.57	1,423.33	1,200.79	1,575.17	1,327.13	2,067.05	1,734.23
86		1,037.36	864.66	1,350.31	1,124.29	1,556.63	1,310.90	1,725.85	1,449.99	2,259.59	1,889.64
87		1,130.09	940.00	1,474.33	1,225.13	1,702.67	1,430.29	1,891.60	1,585.60	2,470.01	2,058.80
88		1,229.77	1,022.30	1,609.94	1,335.24	1,861.46	1,560.10	2,073.57	1,732.80	2,701.05	2,244.46
89		1,338.72	1,110.38	1,758.30	1,454.63	2,036.48	1,702.67	2,272.93	1,895.07	2,952.73	2,445.25

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
19		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
20		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
21		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
22		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
23		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
24		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
25		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
26		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
27		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
28		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
29		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
30		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
31		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
32		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
33		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
34		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
35		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
36		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
37		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
38		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
39		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
40		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
41		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
42		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
43		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
44		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
45		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
46		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
47		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
48		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
49		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
50		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
51		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
52		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
53		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
54		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
55		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
56		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
57		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
58		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
59		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
60		98.84	85.56	120.96	104.74	137.19	119.49	148.99	131.29	217.04	192.54
61		98.84	85.56	120.96	104.74	137.19	119.49	148.99	131.29	217.04	192.54
62		98.84	85.56	120.96	104.74	137.19	119.49	148.99	131.29	217.04	192.54
63		98.84	85.56	120.96	104.74	137.19	119.49	148.99	131.29	217.04	192.54
64		98.84	85.56	120.96	104.74	137.19	119.49	148.99	131.29	217.04	192.54
65		117.79	100.33	145.41	125.06	164.32	143.95	178.86	157.04	253.62	222.57
66		123.24	106.05	153.33	131.83	173.39	150.47	189.16	164.80	263.55	231.25
67		129.90	110.13	160.96	138.37	182.14	158.14	199.09	173.67	274.75	239.57
68		133.52	114.05	166.91	143.26	187.77	164.12	205.85	179.43	283.86	247.55
69		138.35	117.80	172.60	147.94	194.51	168.49	212.32	184.92	292.56	255.18
70		141.62	121.39	178.03	152.41	200.96	173.98	219.84	191.52	302.46	262.45
71		146.04	124.80	184.55	156.67	208.44	180.56	228.35	197.82	311.92	270.95
72		151.57	128.04	189.45	162.01	215.59	185.54	235.18	203.83	320.92	279.06
73		155.54	131.12	195.40	167.12	222.39	191.54	242.96	209.54	330.99	286.76
74		160.58	135.29	202.31	171.96	230.13	197.25	251.62	216.22	342.07	294.06
75		164.12	139.25	208.89	176.56	237.49	203.91	258.62	222.56	352.59	302.44
76		168.68	143.00	215.12	182.12	244.46	209.01	267.68	229.79	362.57	311.81
77		174.18	146.55	221.02	187.39	252.25	216.22	276.28	236.64	373.43	319.26
78		175.84	148.69	224.23	190.00	256.09	218.33	279.69	239.57	378.08	322.07
79		178.50	149.52	227.18	191.25	259.63	221.38	285.13	243.40	380.95	325.94
80		183.13	154.16	234.13	198.20	267.74	228.34	294.40	250.36	393.33	334.19
81		188.93	157.63	242.24	204.00	277.02	235.29	303.68	258.47	404.33	342.45
82		194.72	162.27	250.36	209.79	286.29	243.40	314.11	266.59	416.71	352.07
83		198.20	165.75	256.15	214.43	293.24	248.04	323.38	273.54	426.34	360.32
84		202.84	169.22	261.95	219.06	301.36	253.84	332.65	280.49	437.34	367.20
85		206.31	172.70	267.74	223.70	308.31	260.79	340.77	287.45	448.34	375.45
86		210.95	176.18	274.70	228.34	316.42	266.59	351.20	294.40	459.34	383.70
87		215.59	178.50	280.49	232.97	324.54	272.38	360.47	302.52	470.35	391.96
88		220.22	181.97	287.45	238.77	332.65	278.18	370.90	309.47	482.72	400.21
89		223.70	186.61	294.40	243.40	340.77	285.13	380.17	317.58	493.73	409.83

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
19		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
20		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
21		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
22		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
23		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
24		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
25		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
26		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
27		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
28		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
29		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
30		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
31		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
32		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
33		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
34		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
35		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
36		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
37		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
38		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
39		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
40		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
41		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
42		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
43		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
44		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
45		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
46		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
47		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
48		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
49		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
50		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
51		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
52		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
53		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
54		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
55		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
56		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
57		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
58		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
59		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
60		113.59	98.84	140.14	120.96	157.84	138.67	172.60	151.94	252.05	222.30
61		113.59	98.84	140.14	120.96	157.84	138.67	172.60	151.94	252.05	222.30
62		113.59	98.84	140.14	120.96	157.84	138.67	172.60	151.94	252.05	222.30
63		113.59	98.84	140.14	120.96	157.84	138.67	172.60	151.94	252.05	222.30
64		113.59	98.84	140.14	120.96	157.84	138.67	172.60	151.94	252.05	222.30
65		135.23	116.33	168.68	145.41	189.03	165.76	206.48	181.76	291.58	257.07
66		141.87	121.81	176.27	151.90	199.19	173.39	217.82	190.60	304.36	266.95
67		149.67	127.08	186.38	159.55	210.38	182.14	230.14	200.50	316.64	276.43
68		154.38	130.75	191.94	165.52	216.97	189.16	237.84	207.24	326.76	285.51
69		158.90	135.61	198.62	169.86	224.65	194.51	245.20	213.69	338.07	294.19
70		164.54	138.92	205.01	175.34	231.98	200.96	253.56	221.19	348.87	302.46
71		168.61	143.39	212.43	181.89	240.30	208.44	262.88	228.35	359.18	311.92
72		173.77	147.64	219.50	186.84	248.25	214.28	271.77	235.18	370.52	320.92
73		179.97	151.69	226.25	192.83	257.10	221.11	280.24	242.96	382.85	330.99
74		184.61	155.53	233.92	198.52	265.53	227.60	289.56	250.36	394.58	340.57
75		190.24	160.39	239.97	203.91	273.54	234.99	299.65	257.37	405.71	349.64
76		195.57	165.01	248.13	210.23	282.35	242.02	309.24	265.23	419.14	359.68
77		200.61	169.37	255.85	216.22	290.70	248.65	318.32	272.68	430.44	369.15
78		202.99	171.12	258.45	218.33	295.03	252.55	323.36	277.33	435.49	372.47
79		205.15	172.70	261.95	221.38	300.20	256.15	328.02	280.49	440.09	375.45
80		212.11	177.34	271.22	228.34	309.47	263.11	339.61	289.77	453.84	385.08
81		217.90	183.13	279.33	235.29	319.90	272.38	351.20	299.04	466.22	396.08
82		223.70	187.77	288.61	242.24	330.33	280.49	362.79	308.31	479.97	407.08
83		228.34	191.25	295.56	246.88	338.45	287.45	373.22	316.42	492.35	415.34
84		234.13	194.72	302.52	252.68	347.72	293.24	383.65	323.38	504.73	424.96
85		238.77	199.36	309.47	258.47	355.83	300.20	394.08	331.49	517.11	433.21
86		243.40	202.84	316.42	264.27	365.11	307.15	404.51	340.77	529.48	442.84
87		248.04	206.31	324.54	268.90	374.38	314.11	416.10	348.88	543.24	452.47
88		253.84	210.95	331.49	274.70	383.65	322.22	427.70	356.99	556.99	462.09
89		258.47	214.43	339.61	281.65	394.08	329.17	439.29	366.26	570.74	473.10

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
19		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
20		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
21		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
22		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
23		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
24		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
25		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
26		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
27		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
28		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
29		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
30		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
31		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
32		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
33		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
34		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
35		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
36		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
37		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
38		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
39		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
40		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
41		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
42		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
43		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
44		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
45		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
46		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
47		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
48		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
49		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
50		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
51		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
52		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
53		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
54		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
55		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
56		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
57		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
58		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
59		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
60		74.99	63.92	92.20	79.91	103.26	90.97	113.10	99.57	164.83	145.86
61		74.99	63.92	92.20	79.91	103.26	90.97	113.10	99.57	164.83	145.86
62		74.99	63.92	92.20	79.91	103.26	90.97	113.10	99.57	164.83	145.86
63		74.99	63.92	92.20	79.91	103.26	90.97	113.10	99.57	164.83	145.86
64		74.99	63.92	92.20	79.91	103.26	90.97	113.10	99.57	164.83	145.86
65		101.79	87.25	126.02	109.06	141.77	124.81	155.10	135.72	219.98	192.66
66		112.25	95.54	138.53	119.42	156.44	136.14	170.77	149.27	238.05	209.71
67		122.37	104.72	152.96	130.61	172.96	150.61	188.26	164.73	259.68	227.57
68		134.45	114.75	166.91	143.72	188.93	164.59	206.31	180.81	284.69	248.93
69		147.25	124.42	183.78	157.53	207.75	180.36	227.17	197.48	311.53	270.90
70		160.72	136.00	201.19	171.96	228.17	196.69	248.40	215.80	341.41	296.07
71		175.91	149.36	220.18	188.08	250.05	215.74	273.28	236.77	372.84	324.26
72		191.63	162.23	241.73	205.79	273.30	236.28	299.43	259.15	408.26	354.00
73		209.97	177.83	264.61	224.97	299.96	258.18	327.81	283.89	447.44	386.42
74		229.71	193.88	289.78	246.57	328.76	283.45	359.32	310.85	490.11	422.60
75		250.75	211.37	317.07	269.40	360.58	309.81	394.78	339.86	536.04	461.04
76		274.00	231.22	347.34	294.38	395.22	339.19	431.88	371.79	586.17	502.78
77		299.31	251.26	380.39	321.33	432.45	370.38	473.49	406.42	641.39	548.75
78		320.61	269.47	408.14	344.22	465.18	397.32	509.44	436.66	686.15	586.96
79		342.90	287.84	437.56	368.98	500.34	426.93	547.67	468.46	734.64	626.91
80		373.81	313.92	479.09	402.78	546.70	465.57	599.83	511.93	801.12	680.77
81		407.61	341.93	523.52	439.49	598.86	509.03	656.81	559.26	873.32	740.37
82		444.32	371.88	571.81	480.06	654.88	555.39	719.60	611.42	952.40	805.71
83		483.92	404.72	623.97	522.55	715.74	606.59	789.15	668.41	1,040.65	877.91
84		526.42	439.49	681.93	569.88	783.35	661.65	864.49	730.23	1,138.07	956.99
85		573.75	478.12	744.72	621.07	856.76	722.50	947.55	797.84	1,243.50	1,042.94
86		623.97	519.66	812.33	676.14	936.93	788.18	1,038.35	872.21	1,359.27	1,136.92
87		680.00	565.05	887.67	736.99	1,023.86	860.62	1,137.84	954.31	1,486.48	1,238.92
88		739.89	614.31	968.80	802.67	1,120.46	938.86	1,247.95	1,043.18	1,625.16	1,350.10
89		805.57	668.41	1,057.66	875.11	1,224.77	1,024.82	1,367.72	1,139.77	1,776.44	1,471.58

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR273
RETURN OF PREMIUM RIDER
Base Policy Form 694
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of VA

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

RATE DESCRIPTION

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

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
19		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
20		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
21		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
22		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
23		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
24		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
25		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
26		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
27		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
28		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
29		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
30		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
31		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
32		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
33		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
34		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
35		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
36		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
37		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
38		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
39		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
40		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
41		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
42		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
43		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
44		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
45		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
46		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
47		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
48		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
49		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
50		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
51		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
52		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
53		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
54		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
55		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
56		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
57		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
58		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
59		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
60		120.61	104.09	148.70	128.87	166.87	147.05	181.74	160.26	290.42	256.25
61		120.61	104.09	148.70	128.87	166.87	147.05	181.74	160.26	290.42	256.25
62		120.61	104.09	148.70	128.87	166.87	147.05	181.74	160.26	290.42	256.25
63		120.61	104.09	148.70	128.87	166.87	147.05	181.74	160.26	290.42	256.25
64		120.61	104.09	148.70	128.87	166.87	147.05	181.74	160.26	290.42	256.25
65		164.49	140.06	203.57	175.89	229.64	200.32	250.80	219.86	385.20	338.90
66		179.75	154.08	223.10	192.60	251.98	219.88	276.05	240.75	419.03	367.17
67		197.67	169.21	246.70	211.90	278.33	241.95	303.63	265.67	455.79	398.56
68		216.54	183.82	269.49	232.11	305.32	264.82	333.37	291.31	499.32	436.91
69		236.26	200.98	296.10	253.14	334.45	289.96	365.14	319.11	547.28	477.88
70		258.31	220.55	324.77	277.94	367.07	318.74	401.82	348.95	599.38	521.29
71		282.53	240.89	355.39	303.35	402.97	347.95	440.14	382.15	655.36	568.88
72		310.24	261.94	389.26	332.19	441.94	380.48	482.91	418.53	716.83	622.26
73		338.35	286.52	426.17	362.82	483.76	417.53	529.83	457.84	785.29	679.22
74		369.62	312.97	467.34	396.53	531.06	456.01	580.63	501.32	860.28	741.30
75		403.84	341.18	511.07	434.48	582.09	499.93	636.40	547.28	941.33	809.94
76		440.80	372.35	559.91	475.03	636.57	546.22	696.80	599.61	1,029.76	884.68
77		481.63	406.30	612.14	517.96	698.24	597.34	764.16	655.19	1,125.04	965.07
78		516.80	434.86	658.23	556.46	750.76	641.05	822.13	703.18	1,206.09	1,030.13
79		553.01	464.74	706.20	595.85	806.15	688.02	884.04	755.53	1,290.26	1,100.67
80		602.34	506.28	772.40	650.37	882.74	751.63	968.42	825.63	1,407.71	1,196.30
81		656.87	551.72	843.80	710.09	965.83	820.43	1,059.29	902.22	1,533.55	1,302.01
82		716.58	599.75	921.69	773.70	1,056.70	895.73	1,160.55	985.30	1,672.81	1,416.10
83		780.19	652.97	1,007.37	843.80	1,155.36	977.51	1,272.19	1,077.47	1,828.85	1,541.94
84		848.99	710.09	1,099.54	919.09	1,263.10	1,067.08	1,394.22	1,177.43	1,998.31	1,681.20
85		924.29	771.10	1,200.79	1,000.88	1,381.24	1,164.44	1,527.93	1,287.77	2,184.55	1,832.21
86		1,007.37	838.61	1,311.14	1,090.45	1,511.05	1,270.89	1,674.62	1,407.20	2,389.25	1,996.63
87		1,095.64	911.30	1,430.57	1,189.11	1,651.25	1,387.73	1,835.59	1,538.31	2,610.72	2,176.16
88		1,193.00	991.79	1,561.68	1,295.56	1,807.03	1,513.65	2,012.14	1,682.41	2,854.01	2,372.47
89		1,299.45	1,077.47	1,705.77	1,411.09	1,975.79	1,652.55	2,205.56	1,838.19	3,120.79	2,585.56

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
19		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
20		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
21		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
22		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
23		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
24		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
25		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
26		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
27		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
28		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
29		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
30		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
31		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
32		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
33		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
34		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
35		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
36		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
37		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
38		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
39		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
40		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
41		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
42		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
43		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
44		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
45		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
46		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
47		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
48		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
49		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
50		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
51		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
52		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
53		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
54		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
55		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
56		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
57		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
58		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
59		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
60		125.57	109.04	155.31	135.48	175.13	153.65	191.65	168.52	305.37	269.07
61		125.57	109.04	155.31	135.48	175.13	153.65	191.65	168.52	305.37	269.07
62		125.57	109.04	155.31	135.48	175.13	153.65	191.65	168.52	305.37	269.07
63		125.57	109.04	155.31	135.48	175.13	153.65	191.65	168.52	305.37	269.07
64		125.57	109.04	155.31	135.48	175.13	153.65	191.65	168.52	305.37	269.07
65		172.63	148.21	213.35	184.03	241.03	210.08	262.21	231.26	404.14	355.73
66		189.39	162.10	234.33	202.23	264.82	231.12	288.90	253.59	439.77	385.84
67		207.16	177.12	257.76	221.39	292.56	254.61	319.44	278.33	478.27	419.00
68		227.43	193.17	283.52	243.01	320.90	278.85	350.50	305.32	525.50	459.06
69		248.54	211.72	309.90	265.41	351.33	305.30	383.55	334.45	575.04	499.69
70		271.90	231.12	339.88	291.54	385.20	333.84	421.45	365.56	628.67	546.67
71		297.40	252.79	373.23	318.21	422.30	365.79	462.45	400.00	688.04	597.71
72		324.87	275.11	408.28	348.28	463.89	399.50	506.33	439.01	752.77	652.53
73		355.63	300.92	447.76	381.54	508.24	437.69	555.75	479.44	824.37	712.71
74		388.03	328.55	489.99	416.35	556.55	478.66	608.95	525.40	902.37	777.91
75		423.34	357.89	536.14	455.37	609.95	523.61	667.03	575.13	988.12	849.54
76		462.71	390.15	587.29	498.30	668.06	573.60	731.03	628.36	1,081.08	927.15
77		505.86	426.48	643.08	543.52	731.87	626.94	801.84	687.48	1,180.68	1,012.02
78		541.92	456.01	689.96	582.89	787.76	672.78	861.79	738.87	1,265.88	1,081.38
79		580.27	488.11	741.25	625.71	846.40	721.77	928.18	791.87	1,354.02	1,154.36
80		632.20	530.94	810.05	682.83	925.58	787.98	1,015.16	865.87	1,476.50	1,256.70
81		689.32	578.98	885.34	745.14	1,012.56	860.68	1,112.52	946.35	1,609.05	1,365.76
82		751.63	629.60	967.12	812.64	1,108.62	941.16	1,217.67	1,034.63	1,755.02	1,484.89
83		819.13	685.43	1,056.70	885.34	1,212.48	1,026.84	1,334.50	1,130.69	1,917.78	1,619.12
84		891.83	745.14	1,154.06	964.53	1,325.41	1,120.31	1,463.02	1,235.84	2,097.30	1,763.41
85		971.02	810.05	1,259.21	1,050.21	1,450.04	1,222.86	1,603.22	1,351.38	2,291.93	1,922.81
86		1,056.70	880.15	1,374.74	1,144.97	1,585.05	1,334.50	1,757.70	1,477.30	2,506.70	2,095.63
87		1,150.16	956.74	1,501.96	1,247.53	1,733.03	1,456.53	1,926.46	1,614.90	2,739.92	2,283.55
88		1,252.72	1,039.82	1,639.57	1,359.17	1,895.30	1,588.94	2,110.80	1,765.49	2,994.95	2,488.24
89		1,363.06	1,130.69	1,790.15	1,481.19	2,073.15	1,734.33	2,314.61	1,929.06	3,275.15	2,713.07

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

Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
19		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
20		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
21		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
22		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
23		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
24		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
25		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
26		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
27		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
28		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
29		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
30		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
31		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
32		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
33		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
34		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
35		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
36		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
37		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
38		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
39		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
40		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
41		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
42		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
43		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
44		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
45		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
46		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
47		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
48		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
49		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
50		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
51		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
52		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
53		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
54		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
55		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
56		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
57		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
58		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
59		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
60		138.78	120.61	171.83	148.70	193.31	168.52	209.83	185.05	335.26	296.83
61		138.78	120.61	171.83	148.70	193.31	168.52	209.83	185.05	335.26	296.83
62		138.78	120.61	171.83	148.70	193.31	168.52	209.83	185.05	335.26	296.83
63		138.78	120.61	171.83	148.70	193.31	168.52	209.83	185.05	335.26	296.83
64		138.78	120.61	171.83	148.70	193.31	168.52	209.83	185.05	335.26	296.83
65		188.92	162.86	234.51	201.94	265.46	231.26	289.89	254.06	444.15	391.52
66		208.65	178.15	258.40	223.10	292.10	253.59	319.39	279.27	483.35	425.26
67		227.72	194.51	284.65	243.53	321.02	279.91	351.07	306.79	527.33	461.93
68		249.25	213.42	311.56	267.94	352.06	305.32	384.77	334.92	577.85	503.35
69		273.08	233.20	342.12	293.03	386.61	335.99	421.90	368.20	632.55	551.25
70		299.10	253.78	374.63	320.24	424.48	367.07	463.75	401.82	691.14	601.34
71		327.13	278.06	410.40	350.92	465.43	401.48	508.54	440.14	757.23	657.28
72		357.06	302.92	449.26	383.41	509.25	440.48	557.55	482.91	828.42	716.83
73		390.17	331.15	492.40	418.97	558.63	480.89	610.47	528.40	906.25	783.43
74		426.27	361.12	539.56	458.84	613.20	526.81	669.85	577.80	992.06	856.62
75		466.51	394.10	590.44	501.32	671.21	576.52	733.88	632.22	1,087.12	934.13
76		509.25	429.86	646.15	547.58	735.13	631.09	804.95	691.33	1,189.01	1,020.92
77		556.98	468.18	707.66	598.68	805.87	690.17	881.21	756.10	1,298.93	1,112.87
78		596.11	500.95	760.01	642.37	865.75	740.18	949.02	812.88	1,392.31	1,189.01
79		638.69	536.14	815.24	688.02	930.78	794.47	1,020.35	872.36	1,489.93	1,270.13
80		695.81	584.17	890.53	750.33	1,017.75	867.17	1,117.71	952.84	1,624.15	1,380.87
81		758.12	636.10	973.62	819.13	1,113.82	947.65	1,222.86	1,041.12	1,770.12	1,501.67
82		826.92	693.21	1,064.49	893.13	1,218.97	1,034.63	1,339.69	1,137.18	1,931.20	1,634.22
83		900.92	752.93	1,161.85	973.62	1,333.20	1,129.39	1,468.21	1,243.63	2,110.73	1,780.19
84		980.11	819.13	1,269.59	1,060.59	1,457.83	1,231.95	1,609.71	1,359.17	2,307.03	1,941.26
85		1,067.08	890.53	1,385.13	1,155.36	1,594.13	1,344.89	1,764.19	1,486.39	2,521.80	2,115.76
86		1,161.85	968.42	1,512.35	1,259.21	1,743.42	1,468.21	1,932.95	1,623.99	2,756.70	2,305.36
87		1,265.70	1,052.80	1,651.25	1,372.15	1,906.99	1,601.92	2,118.59	1,775.87	3,013.41	2,511.73
88		1,377.34	1,144.97	1,803.14	1,495.47	2,084.83	1,747.31	2,322.40	1,940.74	3,295.28	2,738.24
89		1,499.37	1,243.63	1,969.30	1,629.18	2,280.86	1,906.99	2,545.68	2,122.48	3,602.33	2,983.21

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
19		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
20		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
21		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
22		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
23		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
24		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
25		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
26		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
27		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
28		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
29		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
30		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
31		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
32		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
33		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
34		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
35		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
36		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
37		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
38		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
39		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
40		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
41		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
42		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
43		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
44		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
45		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
46		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
47		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
48		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
49		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
50		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
51		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
52		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
53		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
54		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
55		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
56		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
57		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
58		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
59		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
60		110.70	95.83	135.48	117.31	153.65	133.83	166.87	147.05	264.79	234.90
61		110.70	95.83	135.48	117.31	153.65	133.83	166.87	147.05	264.79	234.90
62		110.70	95.83	135.48	117.31	153.65	133.83	166.87	147.05	264.79	234.90
63		110.70	95.83	135.48	117.31	153.65	133.83	166.87	147.05	264.79	234.90
64		110.70	95.83	135.48	117.31	153.65	133.83	166.87	147.05	264.79	234.90
65		131.92	112.37	162.86	140.06	184.03	161.23	200.32	175.89	309.42	271.53
66		138.03	118.77	171.73	147.66	194.20	168.52	211.85	184.57	321.54	282.12
67		145.49	123.34	180.28	154.97	204.00	177.12	222.98	194.51	335.20	292.28
68		149.54	127.74	186.93	160.45	210.30	183.82	230.55	200.96	346.31	302.01
69		154.95	131.94	193.31	165.69	217.85	188.70	237.80	207.11	356.92	311.32
70		158.61	135.95	199.39	170.70	225.07	194.86	246.23	214.50	369.00	320.19
71		163.57	139.78	206.69	175.47	233.45	202.23	255.76	221.56	380.54	330.56
72		169.75	143.41	212.19	181.46	241.46	207.80	263.41	228.29	391.52	340.45
73		174.21	146.86	218.85	187.17	249.08	214.53	272.12	234.68	403.81	349.84
74		179.85	151.53	226.59	192.60	257.74	220.92	281.82	242.16	417.33	358.75
75		183.82	155.97	233.95	197.74	265.98	228.38	289.66	249.27	430.16	368.97
76		188.92	160.16	240.94	203.98	273.79	234.09	299.80	257.37	442.34	380.41
77		195.08	164.14	247.54	209.88	282.53	242.16	309.43	265.04	455.59	389.50
78		196.95	166.54	251.13	212.80	286.82	244.52	313.26	268.31	461.25	392.92
79		199.92	167.46	254.44	214.20	290.79	247.95	319.35	272.61	464.76	397.65
80		205.11	172.65	262.23	221.98	299.87	255.74	329.73	280.40	479.86	407.72
81		211.60	176.55	271.31	228.48	310.26	263.53	340.12	289.49	493.29	417.78
82		218.09	181.74	280.40	234.97	320.64	272.61	351.80	298.58	508.39	429.53
83		221.98	185.64	286.89	240.16	328.43	277.80	362.18	306.36	520.13	439.60
84		227.18	189.53	293.38	245.35	337.52	284.30	372.57	314.15	533.55	447.98
85		231.07	193.42	299.87	250.54	345.31	292.08	381.66	321.94	546.98	458.05
86		236.26	197.32	307.66	255.74	354.40	298.58	393.34	329.73	560.40	468.12
87		241.46	199.92	314.15	260.93	363.48	305.07	403.73	338.82	573.82	478.19
88		246.65	203.81	321.94	267.42	372.57	311.56	415.41	346.61	588.92	488.25
89		250.54	209.00	329.73	272.61	381.66	319.35	425.79	355.69	602.35	500.00

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

MODAL FACTORS

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

CLASS FACTORS
Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
19		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
20		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
21		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
22		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
23		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
24		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
25		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
26		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
27		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
28		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
29		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
30		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
31		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
32		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
33		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
34		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
35		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
36		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
37		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
38		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
39		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
40		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
41		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
42		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
43		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
44		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
45		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
46		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
47		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
48		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
49		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
50		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
51		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
52		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
53		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
54		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
55		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
56		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
57		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
58		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
59		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
60		127.22	110.70	156.96	135.48	176.78	155.31	193.31	170.18	307.50	271.20
61		127.22	110.70	156.96	135.48	176.78	155.31	193.31	170.18	307.50	271.20
62		127.22	110.70	156.96	135.48	176.78	155.31	193.31	170.18	307.50	271.20
63		127.22	110.70	156.96	135.48	176.78	155.31	193.31	170.18	307.50	271.20
64		127.22	110.70	156.96	135.48	176.78	155.31	193.31	170.18	307.50	271.20
65		151.46	130.29	188.92	162.86	211.72	185.66	231.26	203.57	355.73	313.63
66		158.90	136.42	197.42	170.13	223.10	194.20	243.95	213.47	371.32	325.68
67		167.63	142.32	208.75	178.69	235.62	204.00	257.76	224.56	386.30	337.25
68		172.91	146.44	214.97	185.38	243.01	211.85	266.38	232.11	398.65	348.32
69		177.97	151.88	222.46	190.24	251.61	217.85	274.62	239.33	412.44	358.91
70		184.29	155.59	229.61	196.38	259.82	225.07	283.99	247.73	425.63	369.00
71		188.84	160.60	237.92	203.71	269.14	233.45	294.43	255.76	438.20	380.54
72		194.62	165.36	245.84	209.26	278.04	239.99	304.38	263.41	452.04	391.52
73		201.57	169.89	253.40	215.97	287.95	247.64	313.87	272.12	467.08	403.81
74		206.76	174.19	261.99	222.34	297.40	254.91	324.30	280.40	481.39	415.50
75		213.06	179.64	268.77	228.38	306.36	263.19	335.61	288.26	494.96	426.57
76		219.03	184.81	277.90	235.46	316.23	271.06	346.35	297.06	511.35	438.81
77		224.68	189.70	286.56	242.16	325.58	278.49	356.52	305.40	525.14	450.36
78		227.34	191.65	289.47	244.52	330.44	282.86	362.17	310.61	531.29	454.42
79		229.77	193.42	293.38	247.95	336.22	286.89	367.38	314.15	536.91	458.05
80		237.56	198.62	303.77	255.74	346.61	294.68	380.36	324.54	553.69	469.80
81		244.05	205.11	312.85	263.53	358.29	305.07	393.34	334.92	568.79	483.22
82		250.54	210.30	323.24	271.31	369.97	314.15	406.32	345.31	585.57	496.64
83		255.74	214.20	331.03	276.51	379.06	321.94	418.01	354.40	600.67	506.71
84		262.23	218.09	338.82	283.00	389.45	328.43	429.69	362.18	615.77	518.45
85		267.42	223.28	346.61	289.49	398.53	336.22	441.37	371.27	630.87	528.52
86		272.61	227.18	354.40	295.98	408.92	344.01	453.06	381.66	645.97	540.27
87		277.80	231.07	363.48	301.17	419.30	351.80	466.04	390.74	662.75	552.01
88		284.30	236.26	371.27	307.66	429.69	360.89	479.02	399.83	679.53	563.76
89		289.49	240.16	380.36	315.45	441.37	368.68	492.00	410.22	696.31	577.18

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
19		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
20		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
21		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
22		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
23		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
24		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
25		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
26		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
27		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
28		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
29		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
30		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
31		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
32		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
33		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
34		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
35		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
36		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
37		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
38		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
39		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
40		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
41		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
42		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
43		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
44		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
45		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
46		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
47		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
48		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
49		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
50		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
51		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
52		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
53		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
54		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
55		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
56		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
57		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
58		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
59		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
60		83.99	71.60	103.26	89.49	115.65	101.89	126.67	111.52	201.09	177.95
61		83.99	71.60	103.26	89.49	115.65	101.89	126.67	111.52	201.09	177.95
62		83.99	71.60	103.26	89.49	115.65	101.89	126.67	111.52	201.09	177.95
63		83.99	71.60	103.26	89.49	115.65	101.89	126.67	111.52	201.09	177.95
64		83.99	71.60	103.26	89.49	115.65	101.89	126.67	111.52	201.09	177.95
65		114.00	97.72	141.14	122.14	158.79	139.79	173.72	152.00	268.38	235.05
66		125.72	107.00	155.15	133.75	175.21	152.47	191.26	167.19	290.42	255.85
67		137.05	117.29	171.32	146.28	193.72	168.68	210.85	184.50	316.81	277.63
68		150.59	128.52	186.93	160.97	211.60	184.34	231.07	202.51	347.33	303.69
69		164.92	139.35	205.84	176.43	232.68	202.00	254.43	221.18	380.07	330.50
70		180.01	152.32	225.33	192.60	255.55	220.29	278.21	241.69	416.52	361.21
71		197.02	167.28	246.60	210.65	280.06	241.63	306.08	265.19	454.86	395.60
72		214.63	181.70	270.73	230.48	306.10	264.64	335.37	290.25	498.08	431.88
73		235.16	199.17	296.36	251.97	335.96	289.16	367.15	317.96	545.87	471.44
74		257.28	217.15	324.55	276.16	368.21	317.47	402.44	348.15	597.94	515.57
75		280.84	236.74	355.11	301.73	403.85	346.99	442.15	380.64	653.96	562.47
76		306.89	258.97	389.02	329.70	442.64	379.90	483.71	416.40	715.13	613.39
77		335.23	281.41	426.04	359.89	484.34	414.83	530.31	455.19	782.50	669.47
78		359.09	301.81	457.12	385.52	521.00	445.00	570.57	489.06	837.10	716.10
79		384.05	322.38	490.06	413.26	560.38	478.16	613.39	524.68	896.26	764.83
80		418.66	351.59	536.58	451.12	612.31	521.43	671.80	573.36	977.37	830.55
81		456.53	382.97	586.34	492.23	670.72	570.12	735.63	626.37	1,065.46	903.25
82		497.64	416.50	640.43	537.66	733.47	622.04	805.96	684.79	1,161.93	982.96
83		541.99	453.28	698.85	585.26	801.63	679.38	883.85	748.62	1,269.59	1,071.05
84		589.59	492.23	763.77	638.27	877.36	741.05	968.23	817.86	1,388.44	1,167.52
85		642.60	535.50	834.08	695.60	959.57	809.20	1,061.26	893.58	1,517.08	1,272.39
86		698.85	582.02	909.81	757.28	1,049.36	882.76	1,162.95	976.88	1,658.31	1,387.04
87		761.60	632.86	994.19	825.43	1,146.72	963.90	1,274.38	1,068.83	1,813.51	1,511.48
88		828.67	688.03	1,085.06	898.99	1,254.91	1,051.52	1,397.71	1,168.36	1,982.69	1,647.12
89		902.24	748.62	1,184.58	980.13	1,371.75	1,147.80	1,531.85	1,276.55	2,167.25	1,795.33

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR273
RETURN OF PREMIUM RIDER
Base Policy Form 694
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of VA

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

RATE DESCRIPTION

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

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
19		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
20		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
21		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
22		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
23		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
24		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
25		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
26		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
27		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
28		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
29		19.57	18.06	15.05	21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	31.15	27.87	26.23
30		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
31		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
32		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
33		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
34		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
35		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
36		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
37		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
38		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
39		21.07	19.57	18.06	24.08	21.07	19.57	25.59	24.08	21.07	28.60	25.59	24.08	32.79	31.15	27.87
40		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
41		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
42		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
43		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
44		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
45		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
46		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
47		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
48		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
49		34.62	28.60	25.59	36.13	33.12	28.60	43.65	39.14	34.62	49.67	43.65	39.14	59.03	52.47	44.27
50		45.16	36.13	33.12	52.68	45.16	39.14	63.22	54.19	48.17	73.76	63.22	55.70	81.98	73.79	63.95
51		45.16	36.13	33.12	52.68	45.16	39.14	63.22	54.19	48.17	73.76	63.22	55.70	81.98	73.79	63.95
52		45.16	36.13	33.12	52.68	45.16	39.14	63.22	54.19	48.17	73.76	63.22	55.70	81.98	73.79	63.95
53		45.16	36.13	33.12	52.68	45.16	39.14	63.22	54.19	48.17	73.76	63.22	55.70	81.98	73.79	63.95
54		45.16	36.13	33.12	52.68	45.16	39.14	63.22	54.19	48.17	73.76	63.22	55.70	81.98	73.79	63.95
55		69.24	58.71	52.68	82.79	72.25	63.22	102.36	88.81	78.27	118.92	103.86	90.32	134.45	116.42	103.30
56		69.24	58.71	52.68	82.79	72.25	63.22	102.36	88.81	78.27	118.92	103.86	90.32	134.45	116.42	103.30
57		69.24	58.71	52.68	82.79	72.25	63.22	102.36	88.81	78.27	118.92	103.86	90.32	134.45	116.42	103.30
58		69.24	58.71	52.68	82.79	72.25	63.22	102.36	88.81	78.27	118.92	103.86	90.32	134.45	116.42	103.30
59		69.24	58.71	52.68	82.79	72.25	63.22	102.36	88.81	78.27	118.92	103.86	90.32	134.45	116.42	103.30
60		118.92	99.35	88.81	147.52	126.44	109.89	182.14	156.55	141.50	210.74	182.14	162.57	234.47	203.32	182.00
61		118.92	99.35	88.81	147.52	126.44	109.89	182.14	156.55	141.50	210.74	182.14	162.57	234.47	203.32	182.00
62		118.92	99.35	88.81	147.52	126.44	109.89	182.14	156.55	141.50	210.74	182.14	162.57	234.47	203.32	182.00
63		118.92	99.35	88.81	147.52	126.44	109.89	182.14	156.55	141.50	210.74	182.14	162.57	234.47	203.32	182.00
64		118.92	99.35	88.81	147.52	126.44	109.89	182.14	156.55	141.50	210.74	182.14	162.57	234.47	203.32	182.00
65		164.70	139.47	121.67	204.76	175.09	154.31	253.73	218.11	194.38	290.82	252.24	224.05	321.63	279.61	248.90
66		181.32	152.08	134.53	228.11	193.02	171.08	280.75	242.74	216.42	320.24	276.37	245.67	353.60	307.42	272.37
67		198.82	168.57	149.84	250.69	213.23	188.74	309.77	267.98	239.17	352.99	305.45	272.30	389.21	337.42	301.33
68		218.57	184.50	163.22	275.34	235.59	208.63	340.62	293.79	263.98	388.88	334.94	300.89	426.69	371.04	332.39
69		241.81	202.68	178.91	303.31	259.98	229.23	376.00	324.28	289.34	426.32	370.41	329.87	471.99	408.05	363.89
70		265.62	224.33	196.81	334.43	284.88	251.86	414.26	356.45	319.29	469.31	406.00	363.33	518.70	449.74	398.77
71		291.27	245.21	216.76	368.49	314.30	276.37	456.55	391.53	350.88	514.81	447.07	398.30	566.68	492.89	439.77
72		319.98	269.32	238.65	405.31	345.31	305.31	501.30	431.97	385.31	566.63	491.97	437.30	623.03	540.26	483.61
73		348.92	295.14	261.04	443.37	377.78	334.49	549.62	473.54	423.69	621.77	537.82	480.09	683.00	592.98	528.68
74		383.20	323.85	283.85	485.13	414.17	366.43	603.83	519.97	464.49	679.96	588.35	526.42	746.29	647.91	579.04
75		418.68	352.71	310.84	531.60	452.94	402.19	661.02	569.66	510.03	746.02	644.52	576.00	818.15	708.98	632.97
76		457.73	384.15	339.24	582.45	497.65	437.78	725.89	624.86	558.76	815.69	705.93	629.85	896.67	777.11	692.88
77		500.09	420.42	370.17	637.38	544.22	480.49	794.27	685.18	612.86	893.55	773.44	690.08	978.67	847.83	757.04
78		556.35	468.45	413.05	709.29	605.72	535.88	887.51	764.68	682.80	995.90	863.43	769.50	1,091.37	945.76	844.77
79		618.56	519.21	457.71	790.06	674.15	596.09	991.12	855.11	762.85	1,111.76	963.92	859.84	1,218.75	1,055.13	943.05
80		697.80	587.81	519.21	897.68	765.22	676.52	1,127.13	972.20	868.12	1,263.14	1,095.20	975.74	1,383.66	1,200.71	1,070.59
81		790.06	665.87	587.81	1,018.32	868.12	767.59	1,282.07	1,105.84	987.57	1,435.82	1,245.40	1,110.57	1,571.75	1,361.75	1,214.89
82		894.14	752.21	664.69	1,154.33	984.02	870.48	1,458.29	1,257.23	1,123.58	1,632.15	1,413.35	1,260.78	1,784.32	1,547.27	1,379.79
83		1,011.23	851.56	751.03	1,309.27	1,117.67	987.57	1,659.36	1,431.09	1,277.34	1,853.32	1,606.13	1,432.27	2,027.82	1,757.27	1,567.89
84		1,144.87	963.92	850.38	1,485.50	1,266.69	1,121.22	1,885.26	1,626.24	1,452.38	2,106.42	1,826.12	1,628.61	2,302.23	1,995.61	1,780.46

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

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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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
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SIMPLE INFLATION RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

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18		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
19		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
20		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
21		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
22		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
23		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
24		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
25		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
26		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
27		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
28		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
29		24.08	21.07	19.57	28.60	24.08	21.07	30.11	28.60	24.08	33.12	30.11	28.60	39.35	36.07	32.79
30		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
31		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
32		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
33		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
34		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
35		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
36		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
37		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
38		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
39		25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	33.12	30.11	25.59	37.71	36.07	32.79
40		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
41		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
42		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
43		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
44		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
45		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
46		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
47		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
48		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
49		30.11	25.59	24.08	34.62	30.11	25.59	40.64	34.62	30.11	45.16	40.64	36.13	54.11	47.55	42.63
50		36.13	33.12	28.60	43.65	36.13	33.12	52.68	45.16	39.14	60.21	52.68	48.17	68.87	59.03	54.11
51		36.13	33.12	28.60	43.65	36.13	33.12	52.68	45.16	39.14	60.21	52.68	48.17	68.87	59.03	54.11
52		36.13	33.12	28.60	43.65	36.13	33.12	52.68	45.16	39.14	60.21	52.68	48.17	68.87	59.03	54.11
53		36.13	33.12	28.60	43.65	36.13	33.12	52.68	45.16	39.14	60.21	52.68	48.17	68.87	59.03	54.11
54		36.13	33.12	28.60	43.65	36.13	33.12	52.68	45.16	39.14	60.21	52.68	48.17	68.87	59.03	54.11
55		49.67	43.65	36.13	60.21	52.68	45.16	73.76	64.73	58.71	87.31	75.26	67.74	98.38	85.26	75.43
56		49.67	43.65	36.13	60.21	52.68	45.16	73.76	64.73	58.71	87.31	75.26	67.74	98.38	85.26	75.43
57		49.67	43.65	36.13	60.21	52.68	45.16	73.76	64.73	58.71	87.31	75.26	67.74	98.38	85.26	75.43
58		49.67	43.65	36.13	60.21	52.68	45.16	73.76	64.73	58.71	87.31	75.26	67.74	98.38	85.26	75.43
59		49.67	43.65	36.13	60.21	52.68	45.16	73.76	64.73	58.71	87.31	75.26	67.74	98.38	85.26	75.43
60		75.26	64.73	55.70	93.33	79.78	72.25	117.41	99.35	88.81	133.97	114.40	103.86	149.21	129.53	116.42
61		75.26	64.73	55.70	93.33	79.78	72.25	117.41	99.35	88.81	133.97	114.40	103.86	149.21	129.53	116.42
62		75.26	64.73	55.70	93.33	79.78	72.25	117.41	99.35	88.81	133.97	114.40	103.86	149.21	129.53	116.42
63		75.26	64.73	55.70	93.33	79.78	72.25	117.41	99.35	88.81	133.97	114.40	103.86	149.21	129.53	116.42
64		75.26	64.73	55.70	93.33	79.78	72.25	117.41	99.35	88.81	133.97	114.40	103.86	149.21	129.53	116.42
65		93.48	78.64	71.22	117.21	100.90	89.03	145.41	126.12	112.77	166.18	145.41	127.61	185.87	160.01	143.84
66		100.90	84.82	76.03	125.75	106.75	95.05	156.46	134.53	119.90	176.93	153.54	137.46	197.51	172.03	151.32
67		108.06	90.76	80.68	135.43	113.82	102.30	165.69	142.63	128.23	188.74	164.25	146.96	210.30	180.48	163.22
68		112.13	96.51	83.74	143.34	120.64	106.44	175.99	151.86	134.83	200.11	173.15	154.70	221.07	191.71	171.60
69		118.81	100.64	88.06	149.56	128.59	113.22	184.50	159.34	142.57	211.06	183.11	163.54	232.95	200.98	179.66
70		125.24	104.60	93.59	158.27	134.87	118.36	196.81	167.90	150.01	221.58	192.68	170.65	244.36	211.38	190.39
71		132.77	111.09	97.54	165.28	142.25	124.63	207.28	177.47	158.50	234.38	203.21	178.82	256.78	222.83	197.75
72		138.66	117.32	103.99	174.66	149.33	131.99	217.32	187.99	166.66	245.32	213.32	190.65	270.13	233.82	209.13
73		142.98	120.68	107.56	183.64	154.78	137.73	226.93	194.14	173.15	254.48	220.37	198.07	281.49	242.91	218.61
74		150.96	126.44	110.96	189.67	161.28	143.22	236.11	202.57	181.92	265.79	230.95	206.44	290.93	252.98	226.28
75		154.78	131.94	115.46	197.93	167.47	149.71	244.87	211.88	190.31	275.31	239.79	213.15	304.04	262.58	234.94
76		162.14	135.95	119.73	204.55	175.86	154.66	254.44	220.76	197.07	286.86	249.45	223.26	315.19	274.43	244.55
77		167.93	140.96	125.03	213.27	181.40	160.57	265.99	229.21	204.70	297.85	259.86	231.66	328.45	284.39	253.68
78		174.61	146.92	130.05	225.19	192.68	169.79	280.58	243.26	216.76	315.51	274.56	244.46	346.30	300.39	267.60
79		184.50	154.94	138.38	236.54	201.06	178.59	296.86	255.47	228.26	332.34	287.40	256.65	363.31	315.64	282.14
80		197.51	165.58	146.66	254.28	216.44	190.42	318.15	274.39	244.82	356.00	308.69	275.57	391.65	340.12	302.76
81		211.71	177.41	156.12	270.84	231.81	204.61	341.81	294.50	263.75	383.20	332.34	296.86	418.70	363.31	324.66
82		224.72	189.24	166.76	290.95	248.37	219.99	366.64	316.97	282.67	410.40	356.00	316.97	448.34	389.07	346.56
83		240.09	202.25	178.59	312.24	266.11	235.36	393.85	340.62	302.78	441.15	382.02	340.62	481.83	417.42	372.32
84		256.65	216.44	190.42	333.53	283.85	251.92	424.60	364.28	325.25	473.09	410.40	366.64	517.90	447.05	399.38

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18		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
19		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
20		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
21		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
22		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
23		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
24		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
25		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
26		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
27		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
28		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
29		52.68	48.17	40.64	58.71	52.68	48.17	64.73	58.71	52.68	72.25	64.73	58.71	81.98	78.70	70.51
30		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
31		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
32		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
33		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
34		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
35		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
36		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
37		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
38		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
39		52.68	45.16	40.64	55.70	49.67	45.16	63.22	54.19	49.67	67.74	60.21	54.19	78.70	70.51	65.59
40		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
41		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
42		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
43		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
44		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
45		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
46		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
47		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
48		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
49		58.71	49.67	43.65	67.74	55.70	49.67	78.27	67.74	60.21	88.81	78.27	69.24	103.30	90.18	80.34
50		69.24	58.71	52.68	79.78	69.24	60.21	94.83	82.79	73.76	112.90	97.84	87.31	127.90	111.50	98.38
51		69.24	58.71	52.68	79.78	69.24	60.21	94.83	82.79	73.76	112.90	97.84	87.31	127.90	111.50	98.38
52		69.24	58.71	52.68	79.78	69.24	60.21	94.83	82.79	73.76	112.90	97.84	87.31	127.90	111.50	98.38
53		69.24	58.71	52.68	79.78	69.24	60.21	94.83	82.79	73.76	112.90	97.84	87.31	127.90	111.50	98.38
54		69.24	58.71	52.68	79.78	69.24	60.21	94.83	82.79	73.76	112.90	97.84	87.31	127.90	111.50	98.38
55		87.31	73.76	64.73	106.87	88.81	79.78	127.95	109.89	99.35	149.02	129.45	117.41	170.53	145.93	132.81
56		87.31	73.76	64.73	106.87	88.81	79.78	127.95	109.89	99.35	149.02	129.45	117.41	170.53	145.93	132.81
57		87.31	73.76	64.73	106.87	88.81	79.78	127.95	109.89	99.35	149.02	129.45	117.41	170.53	145.93	132.81
58		87.31	73.76	64.73	106.87	88.81	79.78	127.95	109.89	99.35	149.02	129.45	117.41	170.53	145.93	132.81
59		87.31	73.76	64.73	106.87	88.81	79.78	127.95	109.89	99.35	149.02	129.45	117.41	170.53	145.93	132.81
60		123.43	103.86	90.32	152.03	129.45	114.40	186.65	161.06	143.00	215.26	186.65	167.09	241.03	208.24	186.92
61		123.43	103.86	90.32	152.03	129.45	114.40	186.65	161.06	143.00	215.26	186.65	167.09	241.03	208.24	186.92
62		123.43	103.86	90.32	152.03	129.45	114.40	186.65	161.06	143.00	215.26	186.65	167.09	241.03	208.24	186.92
63		123.43	103.86	90.32	152.03	129.45	114.40	186.65	161.06	143.00	215.26	186.65	167.09	241.03	208.24	186.92
64		123.43	103.86	90.32	152.03	129.45	114.40	186.65	161.06	143.00	215.26	186.65	167.09	241.03	208.24	186.92
65		145.41	124.63	108.32	181.02	155.80	136.51	224.05	194.38	173.60	256.70	222.57	198.82	286.08	247.29	221.43
66		153.54	128.68	114.06	191.56	163.77	144.77	235.42	204.72	182.78	269.06	233.96	209.11	301.05	259.64	230.96
67		161.37	135.43	121.02	201.71	172.89	151.28	249.25	216.12	193.06	283.83	244.93	220.43	313.88	271.50	241.69
68		167.47	140.51	124.89	208.63	177.41	157.53	259.72	222.83	200.11	293.79	255.47	227.08	324.66	282.91	251.99
69		173.32	145.37	128.59	218.05	184.50	163.54	269.77	232.03	206.87	306.11	264.18	234.82	338.01	292.33	260.36
70		178.91	150.01	132.12	225.70	192.68	170.65	279.38	242.22	216.07	316.54	273.87	243.60	349.30	302.82	269.84
71		185.60	155.80	138.18	234.38	199.14	177.47	291.27	249.28	224.89	327.85	284.50	253.34	361.55	314.33	280.39
72		191.99	161.32	142.66	243.98	207.99	182.66	301.32	258.65	231.98	339.98	295.98	262.65	374.69	323.86	289.00
73		196.76	166.59	146.92	249.23	213.81	188.89	309.57	266.28	237.42	348.92	301.70	270.22	384.37	332.92	295.78
74		202.57	170.31	150.96	256.76	219.34	193.54	317.40	274.82	245.15	358.69	309.66	277.40	394.93	341.52	304.98
75		206.81	175.09	153.52	262.63	224.56	199.19	327.34	282.93	252.47	369.21	319.72	285.47	406.31	349.65	312.34
76		212.03	179.60	158.39	269.40	229.49	203.30	335.51	290.61	258.17	379.16	329.27	293.10	414.37	360.03	320.63
77		216.96	183.86	161.80	277.02	236.56	208.37	345.66	297.85	265.99	388.56	337.08	300.30	427.25	368.51	328.45
78		225.19	190.27	168.59	287.81	245.67	216.76	361.27	310.69	276.97	404.62	350.43	314.30	443.37	385.66	343.68
79		235.36	197.51	173.86	299.23	255.47	227.08	376.10	324.07	289.77	422.23	366.64	326.43	462.51	400.67	358.15
80		247.19	208.16	184.50	318.15	270.84	240.09	399.76	344.17	308.69	448.25	387.93	345.35	492.14	425.15	378.77
81		262.56	219.99	193.97	337.08	287.40	254.28	424.60	366.64	326.43	475.45	411.59	367.83	521.77	450.91	401.96
82		275.57	233.00	205.79	357.18	305.14	269.66	451.80	387.93	347.72	503.84	437.61	390.30	552.69	479.26	426.43
83		293.31	244.82	216.44	378.47	321.70	283.85	479.00	411.59	369.01	534.59	463.63	413.95	586.19	508.89	452.20
84		308.69	260.20	229.45	399.76	341.81	301.59	509.75	439.97	391.48	568.89	492.01	439.97	620.97	538.52	480.54

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR592
HOME HEALTH CARE RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	1 Year 0 Days	1 Year 20 Days	1 Year 90 Days	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
19		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
20		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
21		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
22		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
23		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
24		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
25		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
26		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
27		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
28		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
29		21.07	18.06	15.05	24.08	19.57	18.06	25.59	21.07	19.57	28.60	24.08	21.07	30.11	25.59	24.08	36.07	31.15	27.87
30		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
31		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
32		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
33		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
34		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
35		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
36		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
37		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
38		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
39		25.59	21.07	19.57	28.60	25.59	21.07	30.11	28.60	24.08	33.12	30.11	25.59	34.62	33.12	28.60	39.35	37.71	32.79
40		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
41		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
42		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
43		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
44		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
45		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
46		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
47		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
48		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
49		39.14	33.12	25.59	43.65	39.14	33.12	45.16	43.65	34.62	48.17	45.16	36.13	49.67	48.17	39.14	57.39	54.11	44.27
50		48.17	40.64	33.12	55.70	52.68	43.65	63.22	58.71	49.67	64.73	60.21	52.68	67.74	63.22	54.19	75.43	70.51	60.67
51		48.17	40.64	33.12	55.70	52.68	43.65	63.22	58.71	49.67	64.73	60.21	52.68	67.74	63.22	54.19	75.43	70.51	60.67
52		48.17	40.64	33.12	55.70	52.68	43.65	63.22	58.71	49.67	64.73	60.21	52.68	67.74	63.22	54.19	75.43	70.51	60.67
53		48.17	40.64	33.12	55.70	52.68	43.65	63.22	58.71	49.67	64.73	60.21	52.68	67.74	63.22	54.19	75.43	70.51	60.67
54		48.17	40.64	33.12	55.70	52.68	43.65	63.22	58.71	49.67	64.73	60.21	52.68	67.74	63.22	54.19	75.43	70.51	60.67
55		60.21	52.68	39.14	79.78	72.25	60.21	90.32	84.30	72.25	97.84	90.32	75.26	99.35	93.33	78.27	111.50	103.30	86.90
56		60.21	52.68	39.14	79.78	72.25	60.21	90.32	84.30	72.25	97.84	90.32	75.26	99.35	93.33	78.27	111.50	103.30	86.90
57		60.21	52.68	39.14	79.78	72.25	60.21	90.32	84.30	72.25	97.84	90.32	75.26	99.35	93.33	78.27	111.50	103.30	86.90
58		60.21	52.68	39.14	79.78	72.25	60.21	90.32	84.30	72.25	97.84	90.32	75.26	99.35	93.33	78.27	111.50	103.30	86.90
59		60.21	52.68	39.14	79.78	72.25	60.21	90.32	84.30	72.25	97.84	90.32	75.26	99.35	93.33	78.27	111.50	103.30	86.90
60		79.78	69.24	52.68	114.40	103.86	87.31	138.49	127.95	108.38	149.02	138.49	117.41	156.55	144.51	121.93	172.17	160.69	134.45
61		79.78	69.24	52.68	114.40	103.86	87.31	138.49	127.95	108.38	149.02	138.49	117.41	156.55	144.51	121.93	172.17	160.69	134.45
62		79.78	69.24	52.68	114.40	103.86	87.31	138.49	127.95	108.38	149.02	138.49	117.41	156.55	144.51	121.93	172.17	160.69	134.45
63		79.78	69.24	52.68	114.40	103.86	87.31	138.49	127.95	108.38	149.02	138.49	117.41	156.55	144.51	121.93	172.17	160.69	134.45
64		79.78	69.24	52.68	114.40	103.86	87.31	138.49	127.95	108.38	149.02	138.49	117.41	156.55	144.51	121.93	172.17	160.69	134.45
65		91.99	81.61	59.35	139.47	126.12	106.83	173.60	160.25	135.03	189.93	178.05	146.89	198.82	183.98	154.31	218.19	202.03	169.71
66		96.51	84.82	62.88	144.77	133.06	111.13	185.70	171.08	143.31	204.72	190.10	157.93	212.03	197.41	166.70	234.14	218.21	183.18
67		99.41	86.45	66.28	154.17	138.32	118.15	197.39	180.10	151.28	217.56	203.15	170.01	227.64	211.80	178.65	251.11	232.27	196.18
68		103.60	92.25	69.55	163.22	147.61	124.89	210.05	194.44	161.80	235.59	217.15	181.66	245.53	227.08	190.18	269.01	248.90	208.71
69		110.42	96.45	72.68	173.32	156.55	132.79	223.64	206.87	173.32	251.60	233.43	195.69	264.18	243.21	205.47	289.29	267.97	225.34
70		115.60	100.47	75.69	181.66	166.53	139.01	238.09	220.20	184.41	266.99	249.11	207.82	280.75	261.49	220.20	308.83	287.83	241.36
71		120.57	105.67	79.93	193.73	176.12	147.67	253.34	234.38	196.44	287.20	265.53	222.18	302.11	280.43	234.38	332.04	308.43	256.78
72		127.99	111.99	82.66	203.98	183.98	155.99	270.65	249.32	209.32	306.65	283.98	238.65	323.98	299.98	251.98	355.81	328.22	275.93
73		133.80	116.75	86.57	213.81	194.14	163.97	287.28	264.97	220.37	326.63	301.70	253.16	343.68	318.75	267.60	377.22	350.07	294.34
74		139.35	122.57	91.61	224.50	203.86	172.89	303.21	278.69	233.53	345.78	321.27	269.66	366.43	340.62	283.85	400.55	372.44	312.01
75		145.90	128.15	95.16	235.99	215.69	181.43	320.99	295.62	248.68	366.66	340.02	285.47	390.77	361.59	303.22	428.42	396.64	331.68
76		154.66	134.70	101.02	248.20	225.75	190.83	339.24	313.05	261.92	389.13	360.45	301.83	415.33	386.64	323.03	453.77	422.52	354.59
77		160.57	139.73	105.41	261.08	237.79	199.79	357.92	329.72	277.02	413.07	382.43	321.14	441.26	409.39	341.98	482.00	448.62	375.18
78		173.41	150.53	113.20	280.58	255.30	215.56	386.55	355.25	298.65	447.97	414.26	346.81	478.08	445.56	373.31	523.39	487.97	407.95
79		186.87	163.22	123.00	299.23	274.39	229.45	417.50	383.20	321.70	483.73	448.25	374.92	519.21	482.55	403.31	568.15	526.92	441.89
80		204.61	178.59	134.83	328.80	298.05	251.92	456.53	421.05	352.45	533.41	494.38	413.95	573.62	533.41	445.89	627.41	582.32	488.27
81		224.72	196.33	146.66	357.18	325.25	274.39	500.29	461.26	387.93	585.45	542.87	454.16	635.12	588.99	494.38	694.40	644.16	539.81
82		247.19	216.44	162.03	391.48	356.00	299.23	549.96	507.39	425.78	645.77	599.64	500.29	701.35	650.50	545.23	766.55	711.15	595.20
83		270.84	236.54	177.41	426.96	387.93	326.43	604.37	557.06	467.17	712.00	658.78	552.33	774.68	719.09	603.19	846.43	784.59	658.33
84		298.05	259.02	193.97	467.17	424.60	357.18	662.32	610.28	512.12	782.96	725.01	607.92	856.29	794.79	665.87	935.32	868.33	726.61

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

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
19		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
20		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
21		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
22		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
23		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
24		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
25		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
26		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
27		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
28		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
29		21.92	20.23	16.86	23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	38.01	34.01	32.01
30		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
31		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
32		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
33		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
34		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
35		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
36		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
37		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
38		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
39		23.60	21.92	20.23	26.97	23.60	21.92	28.66	26.97	23.60	32.03	28.66	26.97	40.01	38.01	34.01
40		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
41		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
42		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
43		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
44		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
45		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
46		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
47		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
48		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
49		38.78	32.03	28.66	40.46	37.09	32.03	48.89	43.83	38.78	55.64	48.89	43.83	72.01	64.01	54.01
50		50.58	40.46	37.09	59.01	50.58	43.83	70.81	60.69	53.95	82.61	70.81	62.38	100.02	90.02	78.02
51		50.58	40.46	37.09	59.01	50.58	43.83	70.81	60.69	53.95	82.61	70.81	62.38	100.02	90.02	78.02
52		50.58	40.46	37.09	59.01	50.58	43.83	70.81	60.69	53.95	82.61	70.81	62.38	100.02	90.02	78.02
53		50.58	40.46	37.09	59.01	50.58	43.83	70.81	60.69	53.95	82.61	70.81	62.38	100.02	90.02	78.02
54		50.58	40.46	37.09	59.01	50.58	43.83	70.81	60.69	53.95	82.61	70.81	62.38	100.02	90.02	78.02
55		77.55	65.75	59.01	92.73	80.92	70.81	114.64	99.47	87.67	133.19	116.33	101.15	164.03	142.03	126.03
56		77.55	65.75	59.01	92.73	80.92	70.81	114.64	99.47	87.67	133.19	116.33	101.15	164.03	142.03	126.03
57		77.55	65.75	59.01	92.73	80.92	70.81	114.64	99.47	87.67	133.19	116.33	101.15	164.03	142.03	126.03
58		77.55	65.75	59.01	92.73	80.92	70.81	114.64	99.47	87.67	133.19	116.33	101.15	164.03	142.03	126.03
59		77.55	65.75	59.01	92.73	80.92	70.81	114.64	99.47	87.67	133.19	116.33	101.15	164.03	142.03	126.03
60		133.19	111.27	99.47	165.22	141.62	123.07	204.00	175.34	158.48	236.03	204.00	182.08	286.06	248.05	222.05
61		133.19	111.27	99.47	165.22	141.62	123.07	204.00	175.34	158.48	236.03	204.00	182.08	286.06	248.05	222.05
62		133.19	111.27	99.47	165.22	141.62	123.07	204.00	175.34	158.48	236.03	204.00	182.08	286.06	248.05	222.05
63		133.19	111.27	99.47	165.22	141.62	123.07	204.00	175.34	158.48	236.03	204.00	182.08	286.06	248.05	222.05
64		133.19	111.27	99.47	165.22	141.62	123.07	204.00	175.34	158.48	236.03	204.00	182.08	286.06	248.05	222.05
65		184.47	156.21	136.27	229.33	196.10	172.83	284.18	244.29	217.70	325.72	282.51	250.94	392.39	341.13	303.66
66		203.08	170.33	150.67	255.49	216.18	191.61	314.44	271.86	242.39	358.67	309.54	275.15	431.40	375.05	332.29
67		222.68	188.80	167.82	280.77	238.82	211.39	346.94	300.14	267.87	395.35	342.10	304.98	474.84	411.66	367.62
68		244.80	206.64	182.80	308.38	263.87	233.67	381.50	329.04	295.66	435.55	375.14	336.99	520.56	452.66	405.51
69		270.83	227.00	200.38	339.71	291.18	256.74	421.12	363.19	324.06	477.47	414.86	369.46	575.83	497.82	443.95
70		297.49	251.25	220.42	374.56	319.07	282.08	463.97	399.22	357.60	525.62	454.71	406.93	632.82	548.68	486.50
71		326.22	274.63	242.77	412.71	352.01	309.54	511.33	438.51	392.99	576.58	500.72	446.09	691.34	601.33	536.51
72		358.38	301.64	267.29	453.94	386.75	341.95	561.46	483.81	431.54	634.63	551.00	489.78	760.10	659.11	590.00
73		390.79	330.56	292.37	496.57	423.11	374.63	615.58	530.36	474.53	696.38	602.35	537.71	833.25	723.43	644.99
74		429.19	362.71	317.92	543.35	463.87	410.40	676.29	582.36	520.22	761.55	658.95	589.59	910.47	790.45	706.43
75		468.92	395.04	348.14	595.39	507.29	450.45	740.34	638.02	571.23	835.54	721.86	645.12	998.14	864.95	772.22
76		512.66	430.25	379.95	652.35	557.37	490.31	812.99	699.84	625.82	913.57	790.64	705.43	1,093.94	948.08	845.32
77		560.10	470.87	414.59	713.86	609.53	538.15	889.58	767.40	686.41	1,000.78	866.25	772.89	1,193.98	1,034.35	923.59
78		623.12	524.66	462.61	794.41	678.41	600.19	994.02	856.44	764.73	1,115.40	967.04	861.84	1,331.48	1,153.83	1,030.62
79		692.79	581.52	512.64	884.86	755.05	667.62	1,110.05	957.72	854.40	1,245.17	1,079.59	963.02	1,486.88	1,287.26	1,150.52
80		781.54	658.35	581.52	1,005.41	857.05	757.70	1,262.39	1,088.86	972.29	1,414.72	1,226.62	1,092.83	1,688.06	1,464.87	1,306.12
81		884.86	745.78	658.35	1,140.52	972.29	859.70	1,435.92	1,238.54	1,106.08	1,608.12	1,394.85	1,243.84	1,917.54	1,661.34	1,482.16
82		1,001.43	842.48	744.45	1,292.85	1,102.11	974.94	1,633.29	1,408.10	1,258.41	1,828.01	1,582.95	1,412.07	2,176.87	1,887.67	1,683.34
83		1,132.57	953.75	841.15	1,466.38	1,251.79	1,106.08	1,858.48	1,602.82	1,430.62	2,075.72	1,798.87	1,604.15	2,473.94	2,143.87	1,912.82
84		1,282.26	1,079.59	952.42	1,663.76	1,418.70	1,255.76	2,111.49	1,821.39	1,626.67	2,359.20	2,045.25	1,824.04	2,808.72	2,434.64	2,172.16

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR295
SIMPLE INFLATION RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
19		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
20		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
21		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
22		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
23		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
24		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
25		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
26		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
27		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
28		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
29		26.97	23.60	21.92	32.03	26.97	23.60	33.72	32.03	26.97	37.09	33.72	32.03	48.01	44.01	40.01
30		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
31		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
32		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
33		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
34		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
35		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
36		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
37		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
38		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
39		28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	37.09	33.72	28.66	46.01	44.01	40.01
40		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
41		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
42		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
43		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
44		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
45		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
46		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
47		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
48		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
49		33.72	28.66	26.97	38.78	33.72	28.66	45.52	38.78	33.72	50.58	45.52	40.46	66.01	58.01	52.01
50		40.46	37.09	32.03	48.89	40.46	37.09	59.01	50.58	43.83	67.44	59.01	53.95	84.02	72.01	66.01
51		40.46	37.09	32.03	48.89	40.46	37.09	59.01	50.58	43.83	67.44	59.01	53.95	84.02	72.01	66.01
52		40.46	37.09	32.03	48.89	40.46	37.09	59.01	50.58	43.83	67.44	59.01	53.95	84.02	72.01	66.01
53		40.46	37.09	32.03	48.89	40.46	37.09	59.01	50.58	43.83	67.44	59.01	53.95	84.02	72.01	66.01
54		40.46	37.09	32.03	48.89	40.46	37.09	59.01	50.58	43.83	67.44	59.01	53.95	84.02	72.01	66.01
55		55.64	48.89	40.46	67.44	59.01	50.58	82.61	72.49	65.75	97.78	84.30	75.87	120.02	104.02	92.02
56		55.64	48.89	40.46	67.44	59.01	50.58	82.61	72.49	65.75	97.78	84.30	75.87	120.02	104.02	92.02
57		55.64	48.89	40.46	67.44	59.01	50.58	82.61	72.49	65.75	97.78	84.30	75.87	120.02	104.02	92.02
58		55.64	48.89	40.46	67.44	59.01	50.58	82.61	72.49	65.75	97.78	84.30	75.87	120.02	104.02	92.02
59		55.64	48.89	40.46	67.44	59.01	50.58	82.61	72.49	65.75	97.78	84.30	75.87	120.02	104.02	92.02
60		84.30	72.49	62.38	104.53	89.35	80.92	131.50	111.27	99.47	150.05	128.13	116.33	182.04	158.03	142.03
61		84.30	72.49	62.38	104.53	89.35	80.92	131.50	111.27	99.47	150.05	128.13	116.33	182.04	158.03	142.03
62		84.30	72.49	62.38	104.53	89.35	80.92	131.50	111.27	99.47	150.05	128.13	116.33	182.04	158.03	142.03
63		84.30	72.49	62.38	104.53	89.35	80.92	131.50	111.27	99.47	150.05	128.13	116.33	182.04	158.03	142.03
64		84.30	72.49	62.38	104.53	89.35	80.92	131.50	111.27	99.47	150.05	128.13	116.33	182.04	158.03	142.03
65		104.70	88.08	79.77	131.28	113.01	99.71	162.86	141.26	126.30	186.12	162.86	142.92	226.76	195.21	175.49
66		113.01	94.99	85.16	140.84	119.56	106.45	175.23	150.67	134.29	198.17	171.96	153.95	240.97	209.88	184.61
67		121.02	101.66	90.37	151.68	127.48	114.57	185.57	159.75	143.61	211.39	183.96	164.60	256.56	220.19	199.12
68		125.58	108.09	93.79	160.54	135.11	119.22	197.11	170.09	151.01	224.13	193.93	173.27	269.71	233.88	209.35
69		133.07	112.72	98.63	167.51	144.03	126.80	206.64	178.47	159.68	236.39	205.08	183.16	284.20	245.19	219.19
70		140.27	117.15	104.82	177.26	151.06	132.56	220.42	188.05	168.01	248.17	215.80	191.13	298.12	257.89	232.27
71		148.70	124.42	109.24	185.11	159.32	139.59	232.15	198.77	177.52	262.50	227.60	200.28	313.27	271.85	241.25
72		155.29	131.40	116.47	195.62	167.25	147.83	243.39	210.55	186.65	274.75	238.92	213.53	329.56	285.26	255.14
73		160.14	135.16	120.47	205.68	173.36	154.26	254.16	217.43	193.93	285.02	246.82	221.84	343.42	296.35	266.71
74		169.07	141.62	124.28	212.43	180.63	160.40	264.45	226.88	203.75	297.68	258.67	231.21	354.93	308.63	276.06
75		173.36	147.78	129.31	221.68	187.57	167.68	274.25	237.30	213.15	308.35	268.56	238.73	370.93	320.35	286.63
76		181.60	152.26	134.10	229.09	196.96	173.22	284.97	247.25	220.71	321.29	279.38	250.05	384.53	334.81	298.35
77		188.08	157.87	140.03	238.87	203.17	179.84	297.90	256.72	229.26	333.59	291.04	259.46	400.71	346.95	309.49
78		195.57	164.55	145.66	252.21	215.80	190.17	314.25	272.45	242.77	353.37	307.51	273.79	422.49	366.48	326.47
79		206.64	173.53	154.98	264.93	225.19	200.02	332.49	286.12	255.66	372.23	321.89	287.45	443.23	385.08	344.21
80		221.22	185.45	164.26	284.80	242.41	213.27	356.33	307.32	274.20	398.72	345.73	308.64	477.81	414.94	369.36
81		237.11	198.70	174.85	303.34	259.63	229.16	382.82	329.84	295.40	429.19	372.23	332.49	510.82	443.23	396.08
82		251.68	211.94	186.78	325.86	278.18	246.38	410.64	355.01	316.59	459.65	398.72	355.01	546.97	474.67	422.80
83		268.90	226.51	200.02	349.71	298.05	263.60	441.11	381.50	339.11	494.09	427.86	381.50	587.83	509.25	454.24
84		287.45	242.41	213.27	373.55	317.92	282.15	475.55	407.99	364.28	529.86	459.65	410.64	631.84	545.40	487.24

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR295C
COMPOUND INFLATION RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
19		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
20		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
21		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
22		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
23		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
24		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
25		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
26		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
27		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
28		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
29		59.01	53.95	45.52	65.75	59.01	53.95	72.49	65.75	59.01	80.92	72.49	65.75	100.02	96.02	86.02
30		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
31		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
32		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
33		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
34		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
35		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
36		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
37		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
38		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
39		59.01	50.58	45.52	62.38	55.64	50.58	70.81	60.69	55.64	75.87	67.44	60.69	96.02	86.02	80.02
40		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
41		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
42		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
43		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
44		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
45		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
46		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
47		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
48		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
49		65.75	55.64	48.89	75.87	62.38	55.64	87.67	75.87	67.44	99.47	87.67	77.55	126.03	110.02	98.02
50		77.55	65.75	59.01	89.35	77.55	67.44	106.21	92.73	82.61	126.44	109.58	97.78	156.03	136.03	120.02
51		77.55	65.75	59.01	89.35	77.55	67.44	106.21	92.73	82.61	126.44	109.58	97.78	156.03	136.03	120.02
52		77.55	65.75	59.01	89.35	77.55	67.44	106.21	92.73	82.61	126.44	109.58	97.78	156.03	136.03	120.02
53		77.55	65.75	59.01	89.35	77.55	67.44	106.21	92.73	82.61	126.44	109.58	97.78	156.03	136.03	120.02
54		77.55	65.75	59.01	89.35	77.55	67.44	106.21	92.73	82.61	126.44	109.58	97.78	156.03	136.03	120.02
55		97.78	82.61	72.49	119.70	99.47	89.35	143.30	123.07	111.27	166.91	144.99	131.50	208.04	178.04	162.03
56		97.78	82.61	72.49	119.70	99.47	89.35	143.30	123.07	111.27	166.91	144.99	131.50	208.04	178.04	162.03
57		97.78	82.61	72.49	119.70	99.47	89.35	143.30	123.07	111.27	166.91	144.99	131.50	208.04	178.04	162.03
58		97.78	82.61	72.49	119.70	99.47	89.35	143.30	123.07	111.27	166.91	144.99	131.50	208.04	178.04	162.03
59		97.78	82.61	72.49	119.70	99.47	89.35	143.30	123.07	111.27	166.91	144.99	131.50	208.04	178.04	162.03
60		138.24	116.33	101.15	170.28	144.99	128.13	209.05	180.39	160.16	241.09	209.05	187.14	294.06	254.05	228.05
61		138.24	116.33	101.15	170.28	144.99	128.13	209.05	180.39	160.16	241.09	209.05	187.14	294.06	254.05	228.05
62		138.24	116.33	101.15	170.28	144.99	128.13	209.05	180.39	160.16	241.09	209.05	187.14	294.06	254.05	228.05
63		138.24	116.33	101.15	170.28	144.99	128.13	209.05	180.39	160.16	241.09	209.05	187.14	294.06	254.05	228.05
64		138.24	116.33	101.15	170.28	144.99	128.13	209.05	180.39	160.16	241.09	209.05	187.14	294.06	254.05	228.05
65		162.86	139.59	121.32	202.74	174.49	152.89	250.94	217.70	194.43	287.50	249.27	222.68	349.01	301.69	270.14
66		171.96	144.13	127.75	214.54	183.42	162.14	263.67	229.28	204.72	301.35	262.04	234.20	367.28	316.76	281.77
67		180.73	151.68	135.55	225.91	193.64	169.43	279.16	242.05	216.23	317.90	274.32	246.89	382.94	331.23	294.86
68		187.57	157.37	139.88	233.67	198.70	176.44	290.89	249.57	224.13	329.04	286.12	254.33	396.08	345.15	307.43
69		194.12	162.81	144.03	244.22	206.64	183.16	302.14	259.87	231.69	342.84	295.88	263.00	412.37	356.64	317.64
70		200.38	168.01	147.98	252.79	215.80	191.13	312.91	271.29	242.00	354.52	306.74	272.83	426.15	369.44	329.21
71		207.87	174.49	154.76	262.50	223.04	198.77	326.22	279.19	251.87	367.19	318.64	283.74	441.09	383.48	342.07
72		215.02	180.68	159.78	273.26	232.95	204.58	337.47	289.69	259.82	380.78	331.50	294.17	457.12	395.10	352.58
73		220.37	186.58	164.55	279.14	239.47	211.56	346.72	298.24	265.91	390.79	337.91	302.64	468.93	406.17	360.85
74		226.88	190.75	169.07	287.57	245.66	216.76	355.49	307.80	274.56	401.73	346.82	310.69	481.81	416.66	372.08
75		231.62	196.10	171.94	294.14	251.51	223.09	366.62	316.88	282.77	413.51	358.09	319.72	495.70	426.58	381.05
76		237.47	201.16	177.40	301.73	257.03	227.70	375.77	325.48	289.15	424.66	368.78	328.27	505.53	439.23	391.16
77		242.99	205.92	181.22	310.26	264.95	233.38	387.14	333.59	297.90	435.19	377.52	336.34	521.25	449.58	400.71
78		252.21	213.10	188.82	322.35	275.15	242.77	404.62	347.97	310.21	453.17	392.48	352.01	540.91	470.50	419.29
79		263.60	221.22	194.72	335.14	286.12	254.33	421.24	362.95	324.54	472.90	410.64	365.60	564.26	488.81	436.95
80		276.85	233.14	206.64	356.33	303.34	268.90	447.73	385.47	345.73	502.04	434.48	386.80	600.41	518.68	462.09
81		294.07	246.38	217.24	377.52	321.89	284.80	475.55	410.64	365.60	532.51	460.98	411.97	636.56	550.11	490.39
82		308.64	260.96	230.49	400.04	341.76	302.02	506.01	434.48	389.45	564.30	490.12	437.13	674.28	584.69	520.25
83		328.51	274.20	242.41	423.89	360.30	317.92	536.48	460.98	413.29	598.74	519.26	463.63	715.15	620.84	551.68
84		345.73	291.42	256.98	447.73	382.82	337.78	570.92	492.77	438.46	637.15	551.05	492.77	757.58	656.99	586.26

Multiply by 0.85 if both spouses are issued coverage simultaneously.

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Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR592
HOME HEALTH CARE RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	1 Year 0 Days	1 Year 20 Days	1 Year 90 Days	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
19		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
20		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
21		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
22		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
23		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
24		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
25		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
26		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
27		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
28		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
29		23.60	20.23	16.86	26.97	21.92	20.23	28.66	23.60	21.92	32.03	26.97	23.60	33.72	28.66	26.97	44.01	38.01	34.01
30		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
31		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
32		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
33		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
34		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
35		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
36		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
37		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
38		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
39		28.66	23.60	21.92	32.03	28.66	23.60	33.72	32.03	26.97	37.09	33.72	28.66	38.78	37.09	32.03	48.01	46.01	40.01
40		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
41		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
42		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
43		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
44		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
45		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
46		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
47		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
48		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
49		43.83	37.09	28.66	48.89	43.83	37.09	50.58	48.89	38.78	53.95	50.58	40.46	55.64	53.95	43.83	70.01	66.01	54.01
50		53.95	45.52	37.09	62.38	59.01	48.89	70.81	65.75	55.64	72.49	67.44	59.01	75.87	70.81	60.69	92.02	86.02	74.02
51		53.95	45.52	37.09	62.38	59.01	48.89	70.81	65.75	55.64	72.49	67.44	59.01	75.87	70.81	60.69	92.02	86.02	74.02
52		53.95	45.52	37.09	62.38	59.01	48.89	70.81	65.75	55.64	72.49	67.44	59.01	75.87	70.81	60.69	92.02	86.02	74.02
53		53.95	45.52	37.09	62.38	59.01	48.89	70.81	65.75	55.64	72.49	67.44	59.01	75.87	70.81	60.69	92.02	86.02	74.02
54		53.95	45.52	37.09	62.38	59.01	48.89	70.81	65.75	55.64	72.49	67.44	59.01	75.87	70.81	60.69	92.02	86.02	74.02
55		67.44	59.01	43.83	89.35	80.92	67.44	101.15	94.41	80.92	109.58	101.15	84.30	111.27	104.53	87.67	136.03	126.03	106.02
56		67.44	59.01	43.83	89.35	80.92	67.44	101.15	94.41	80.92	109.58	101.15	84.30	111.27	104.53	87.67	136.03	126.03	106.02
57		67.44	59.01	43.83	89.35	80.92	67.44	101.15	94.41	80.92	109.58	101.15	84.30	111.27	104.53	87.67	136.03	126.03	106.02
58		67.44	59.01	43.83	89.35	80.92	67.44	101.15	94.41	80.92	109.58	101.15	84.30	111.27	104.53	87.67	136.03	126.03	106.02
59		67.44	59.01	43.83	89.35	80.92	67.44	101.15	94.41	80.92	109.58	101.15	84.30	111.27	104.53	87.67	136.03	126.03	106.02
60		89.35	77.55	59.01	128.13	116.33	97.78	155.10	143.30	121.39	166.91	155.10	131.50	175.34	161.85	136.56	210.04	196.04	164.03
61		89.35	77.55	59.01	128.13	116.33	97.78	155.10	143.30	121.39	166.91	155.10	131.50	175.34	161.85	136.56	210.04	196.04	164.03
62		89.35	77.55	59.01	128.13	116.33	97.78	155.10	143.30	121.39	166.91	155.10	131.50	175.34	161.85	136.56	210.04	196.04	164.03
63		89.35	77.55	59.01	128.13	116.33	97.78	155.10	143.30	121.39	166.91	155.10	131.50	175.34	161.85	136.56	210.04	196.04	164.03
64		89.35	77.55	59.01	128.13	116.33	97.78	155.10	143.30	121.39	166.91	155.10	131.50	175.34	161.85	136.56	210.04	196.04	164.03
65		103.03	91.40	66.47	156.21	141.26	119.65	194.43	179.48	151.23	212.72	199.42	164.52	222.68	206.06	172.83	266.20	246.48	207.04
66		108.09	94.99	70.43	162.14	149.03	124.47	207.99	191.61	160.50	229.28	212.91	176.88	237.47	221.10	186.70	285.65	266.22	223.47
67		111.34	96.82	74.23	172.67	154.91	132.32	221.08	201.71	169.43	243.66	227.53	190.41	254.95	237.21	200.09	306.35	283.37	239.33
68		116.04	103.32	77.89	182.80	165.32	139.88	235.26	217.77	181.22	263.87	243.20	203.46	274.99	254.33	213.01	328.19	303.66	254.62
69		123.67	108.02	81.41	194.12	175.34	148.72	250.48	231.69	194.12	281.79	261.44	219.17	295.88	272.40	230.13	352.93	326.92	274.91
70		129.47	112.52	84.78	203.46	186.51	155.69	266.67	246.63	206.54	299.03	279.00	232.76	314.44	292.87	246.63	376.77	351.16	294.47
71		135.04	118.36	89.52	216.98	197.25	165.39	283.74	262.50	220.01	321.67	297.39	248.84	338.37	314.08	262.50	405.08	376.28	313.27
72		143.35	125.43	92.58	228.46	206.06	174.71	303.12	279.24	234.44	343.44	318.06	267.29	362.85	335.98	282.22	434.09	400.43	336.64
73		149.86	130.76	96.96	239.47	217.43	183.64	321.75	296.77	246.82	365.82	337.91	283.54	384.92	357.00	299.71	460.21	427.09	359.10
74		156.07	137.28	102.60	251.44	228.32	193.64	339.59	312.13	261.56	387.28	359.82	302.02	410.40	381.50	317.92	488.67	454.38	380.65
75		163.41	143.52	106.57	264.31	241.57	203.20	359.51	331.09	278.52	410.66	380.83	319.72	437.67	404.98	339.61	522.68	483.90	404.65
76		173.22	150.87	113.15	277.99	252.84	213.73	379.95	350.62	293.35	435.83	403.71	338.05	465.17	433.04	361.80	553.60	515.47	432.60
77		179.84	156.50	118.06	292.41	266.32	223.76	400.87	369.29	310.26	462.64	428.32	359.68	494.21	458.52	383.01	588.04	547.31	457.72
78		194.22	168.59	126.78	314.25	285.93	241.43	432.94	397.88	334.48	501.73	463.97	388.43	535.45	499.03	418.11	638.54	595.32	497.70
79		209.29	182.80	137.76	335.14	307.32	256.98	467.60	429.19	360.30	541.78	502.04	419.91	581.52	540.46	451.70	693.14	642.85	539.11
80		229.16	200.02	151.01	368.25	333.81	282.15	511.31	471.57	394.74	597.42	553.70	463.63	642.45	597.42	499.39	765.44	710.43	595.69
81		251.68	219.89	164.26	400.04	364.28	307.32	560.33	516.61	434.48	655.70	608.01	508.66	711.34	659.67	553.70	847.17	785.88	658.56
82		276.85	242.41	181.48	438.46	398.72	335.14	615.96	568.27	476.87	723.26	671.60	560.33	785.52	728.56	610.66	935.19	867.61	726.15
83		303.34	264.93	198.70	478.20	434.48	365.60	676.89	623.91	523.24	797.44	737.83	618.61	867.64	805.39	675.57	1,032.64	957.20	803.16
84		333.81	290.10	217.24	523.24	475.55	400.04	741.80	683.52	573.57	876.92	812.01	680.87	959.04	890.16	745.78	1,141.09	1,059.36	886.47

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

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
19		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
20		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
21		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
22		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
23		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
24		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
25		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
26		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
27		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
28		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
29		24.55	22.66	18.88	26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	46.37	41.49	39.05
30		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
31		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
32		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
33		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
34		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
35		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
36		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
37		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
38		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
39		26.44	24.55	22.66	30.21	26.44	24.55	32.10	30.21	26.44	35.88	32.10	30.21	48.81	46.37	41.49
40		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
41		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
42		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
43		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
44		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
45		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
46		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
47		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
48		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
49		43.43	35.88	32.10	45.32	41.54	35.88	54.76	49.09	43.43	62.31	54.76	49.09	87.86	78.10	65.89
50		56.65	45.32	41.54	66.09	56.65	49.09	79.31	67.98	60.42	92.52	79.31	69.86	122.02	109.82	95.18
51		56.65	45.32	41.54	66.09	56.65	49.09	79.31	67.98	60.42	92.52	79.31	69.86	122.02	109.82	95.18
52		56.65	45.32	41.54	66.09	56.65	49.09	79.31	67.98	60.42	92.52	79.31	69.86	122.02	109.82	95.18
53		56.65	45.32	41.54	66.09	56.65	49.09	79.31	67.98	60.42	92.52	79.31	69.86	122.02	109.82	95.18
54		56.65	45.32	41.54	66.09	56.65	49.09	79.31	67.98	60.42	92.52	79.31	69.86	122.02	109.82	95.18
55		86.86	73.64	66.09	103.85	90.63	79.31	128.40	111.41	98.19	149.17	130.29	113.29	200.12	173.28	153.75
56		86.86	73.64	66.09	103.85	90.63	79.31	128.40	111.41	98.19	149.17	130.29	113.29	200.12	173.28	153.75
57		86.86	73.64	66.09	103.85	90.63	79.31	128.40	111.41	98.19	149.17	130.29	113.29	200.12	173.28	153.75
58		86.86	73.64	66.09	103.85	90.63	79.31	128.40	111.41	98.19	149.17	130.29	113.29	200.12	173.28	153.75
59		86.86	73.64	66.09	103.85	90.63	79.31	128.40	111.41	98.19	149.17	130.29	113.29	200.12	173.28	153.75
60		149.17	124.62	111.41	185.05	158.61	137.84	228.48	196.38	177.49	264.35	228.48	203.93	348.99	302.62	270.90
61		149.17	124.62	111.41	185.05	158.61	137.84	228.48	196.38	177.49	264.35	228.48	203.93	348.99	302.62	270.90
62		149.17	124.62	111.41	185.05	158.61	137.84	228.48	196.38	177.49	264.35	228.48	203.93	348.99	302.62	270.90
63		149.17	124.62	111.41	185.05	158.61	137.84	228.48	196.38	177.49	264.35	228.48	203.93	348.99	302.62	270.90
64		149.17	124.62	111.41	185.05	158.61	137.84	228.48	196.38	177.49	264.35	228.48	203.93	348.99	302.62	270.90
65		206.60	174.95	152.62	256.85	219.63	193.57	318.28	273.60	243.83	364.81	316.41	281.05	478.72	416.18	370.46
66		227.45	190.77	168.75	286.14	242.12	214.61	352.18	304.49	271.48	401.71	346.68	308.16	526.31	457.56	405.40
67		249.40	211.46	187.96	314.47	267.48	236.76	388.57	336.16	300.01	442.79	383.15	341.58	579.30	502.22	448.50
68		274.17	231.44	204.74	345.39	295.53	261.71	427.28	368.53	331.14	487.81	420.15	377.43	635.08	552.25	494.72
69		303.33	254.24	224.43	380.48	326.12	287.55	471.65	406.78	362.94	534.77	464.64	413.79	702.52	607.34	541.62
70		333.19	281.40	246.87	419.51	357.36	315.93	519.64	447.13	400.52	588.70	509.28	455.76	772.04	669.39	593.54
71		365.37	307.59	271.90	462.23	394.26	346.68	572.69	491.13	440.15	645.77	560.80	499.63	843.44	733.62	654.55
72		401.38	337.83	299.36	508.42	433.16	382.98	628.83	541.86	483.33	710.78	617.12	548.55	927.32	804.12	719.80
73		437.69	370.23	327.45	556.16	473.89	419.59	689.45	594.00	531.48	779.95	674.64	602.23	1,016.57	882.59	786.89
74		480.69	406.24	356.06	608.55	519.53	459.65	757.45	652.25	582.65	852.94	738.03	660.34	1,110.78	964.35	861.85
75		525.20	442.44	389.92	666.84	568.16	504.50	829.18	714.58	639.78	935.81	808.49	722.54	1,217.74	1,055.24	942.11
76		574.18	481.88	425.55	730.63	624.25	549.15	910.55	783.83	700.91	1,023.20	885.52	790.09	1,334.60	1,156.65	1,031.29
77		627.32	527.38	464.35	799.53	682.67	602.73	996.33	859.49	768.78	1,120.87	970.20	865.64	1,456.66	1,261.91	1,126.78
78		697.89	587.62	518.13	889.74	759.82	672.21	1,113.30	959.22	856.50	1,249.25	1,083.09	965.26	1,624.40	1,407.67	1,257.35
79		775.92	651.30	574.15	991.05	845.65	747.74	1,243.26	1,072.65	956.92	1,394.59	1,209.14	1,078.58	1,813.99	1,570.46	1,403.64
80		875.33	737.35	651.30	1,126.06	959.89	848.62	1,413.87	1,219.52	1,088.97	1,584.49	1,373.82	1,223.97	2,059.43	1,787.14	1,593.47
81		991.05	835.27	737.35	1,277.38	1,088.97	962.86	1,608.23	1,387.17	1,238.81	1,801.10	1,562.23	1,393.10	2,339.39	2,026.84	1,808.24
82		1,121.60	943.57	833.79	1,448.00	1,234.36	1,091.93	1,829.28	1,577.07	1,409.42	2,047.37	1,772.91	1,581.52	2,655.79	2,302.96	2,053.68
83		1,268.48	1,068.19	942.09	1,642.35	1,402.01	1,238.81	2,081.50	1,795.16	1,602.29	2,324.81	2,014.73	1,796.64	3,018.20	2,615.52	2,333.64
84		1,436.13	1,209.14	1,066.71	1,863.41	1,588.94	1,406.46	2,364.86	2,039.96	1,821.87	2,642.30	2,290.68	2,042.92	3,426.64	2,970.26	2,650.03

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR295
SIMPLE INFLATION RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
19		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
20		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
21		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
22		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
23		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
24		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
25		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
26		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
27		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
28		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
29		30.21	26.44	24.55	35.88	30.21	26.44	37.76	35.88	30.21	41.54	37.76	35.88	58.57	53.69	48.81
30		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
31		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
32		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
33		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
34		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
35		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
36		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
37		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
38		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
39		32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	41.54	37.76	32.10	56.13	53.69	48.81
40		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
41		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
42		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
43		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
44		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
45		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
46		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
47		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
48		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
49		37.76	32.10	30.21	43.43	37.76	32.10	50.98	43.43	37.76	56.65	50.98	45.32	80.54	70.77	63.45
50		45.32	41.54	35.88	54.76	45.32	41.54	66.09	56.65	49.09	75.53	66.09	60.42	102.50	87.86	80.54
51		45.32	41.54	35.88	54.76	45.32	41.54	66.09	56.65	49.09	75.53	66.09	60.42	102.50	87.86	80.54
52		45.32	41.54	35.88	54.76	45.32	41.54	66.09	56.65	49.09	75.53	66.09	60.42	102.50	87.86	80.54
53		45.32	41.54	35.88	54.76	45.32	41.54	66.09	56.65	49.09	75.53	66.09	60.42	102.50	87.86	80.54
54		45.32	41.54	35.88	54.76	45.32	41.54	66.09	56.65	49.09	75.53	66.09	60.42	102.50	87.86	80.54
55		62.31	54.76	45.32	75.53	66.09	56.65	92.52	81.19	73.64	109.52	94.41	84.97	146.43	126.91	112.26
56		62.31	54.76	45.32	75.53	66.09	56.65	92.52	81.19	73.64	109.52	94.41	84.97	146.43	126.91	112.26
57		62.31	54.76	45.32	75.53	66.09	56.65	92.52	81.19	73.64	109.52	94.41	84.97	146.43	126.91	112.26
58		62.31	54.76	45.32	75.53	66.09	56.65	92.52	81.19	73.64	109.52	94.41	84.97	146.43	126.91	112.26
59		62.31	54.76	45.32	75.53	66.09	56.65	92.52	81.19	73.64	109.52	94.41	84.97	146.43	126.91	112.26
60		94.41	81.19	69.86	117.07	100.08	90.63	147.28	124.62	111.41	168.05	143.50	130.29	222.09	192.80	173.28
61		94.41	81.19	69.86	117.07	100.08	90.63	147.28	124.62	111.41	168.05	143.50	130.29	222.09	192.80	173.28
62		94.41	81.19	69.86	117.07	100.08	90.63	147.28	124.62	111.41	168.05	143.50	130.29	222.09	192.80	173.28
63		94.41	81.19	69.86	117.07	100.08	90.63	147.28	124.62	111.41	168.05	143.50	130.29	222.09	192.80	173.28
64		94.41	81.19	69.86	117.07	100.08	90.63	147.28	124.62	111.41	168.05	143.50	130.29	222.09	192.80	173.28
65		117.26	98.65	89.34	147.03	126.57	111.67	182.40	158.21	141.46	208.46	182.40	160.07	276.65	238.15	214.10
66		126.57	106.39	95.38	157.75	133.91	119.23	196.26	168.75	150.41	221.94	192.60	172.42	293.98	256.05	225.22
67		135.55	113.86	101.21	169.88	142.77	128.32	207.84	178.92	160.85	236.76	206.03	184.35	313.01	268.63	242.93
68		140.65	121.06	105.04	179.81	151.33	133.52	220.76	190.50	169.13	251.02	217.20	194.06	329.05	285.34	255.41
69		149.03	126.24	110.46	187.61	161.31	142.02	231.44	199.88	178.84	264.76	229.69	205.14	346.73	299.14	267.41
70		157.10	131.21	117.40	198.53	169.19	148.47	246.87	210.62	188.17	277.95	241.69	214.07	363.71	314.62	283.37
71		166.55	139.35	122.35	207.32	178.44	156.34	260.01	222.62	198.83	294.00	254.91	224.32	382.19	331.66	294.33
72		173.93	147.17	130.44	219.09	187.32	165.57	272.60	235.81	209.05	307.72	267.59	239.15	402.06	348.02	311.27
73		179.36	151.38	134.93	230.36	194.16	172.77	284.66	243.52	217.20	319.22	276.43	248.46	418.97	361.54	325.39
74		189.36	158.61	139.19	237.92	202.31	179.65	296.18	254.10	228.21	333.41	289.71	258.96	433.01	376.53	336.79
75		194.16	165.51	144.83	248.28	210.08	187.80	307.16	265.78	238.73	345.35	300.79	267.37	452.54	390.83	349.69
76		203.39	170.54	150.19	256.58	220.60	194.00	319.17	276.92	247.20	359.84	312.91	280.05	469.13	408.46	363.98
77		210.65	176.82	156.83	267.53	227.55	201.42	333.65	287.53	256.78	373.62	325.97	290.60	488.87	423.28	377.58
78		219.03	184.29	163.14	282.48	241.69	212.99	351.96	305.14	271.90	395.77	344.41	306.65	515.44	447.11	398.30
79		231.44	194.35	173.58	296.72	252.21	224.02	372.38	320.46	286.34	416.89	360.52	321.94	540.75	469.80	419.94
80		247.76	207.70	183.97	318.97	271.50	238.86	399.09	344.20	307.11	446.56	387.22	345.68	582.93	506.23	450.62
81		265.57	222.54	195.84	339.75	290.79	256.66	428.76	369.42	330.84	480.69	416.89	372.38	623.20	540.75	483.22
82		281.88	237.38	209.19	364.97	311.56	275.95	459.92	397.61	354.58	514.81	446.56	397.61	667.30	579.10	515.82
83		301.17	253.70	224.02	391.67	333.81	295.24	494.04	427.28	379.80	553.38	479.20	427.28	717.16	621.28	554.17
84		321.94	271.50	238.86	418.38	356.06	316.01	532.61	456.95	407.99	593.44	514.81	459.92	770.85	665.38	594.44

Multiply by 0.85 if both spouses are issued coverage simultaneously.

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Quarterly (Bank Draft) = 0.25
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COMPOUND INFLATION RIDER
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All Issue Years

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18		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
19		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
20		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
21		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
22		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
23		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
24		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
25		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
26		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
27		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
28		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
29		66.09	60.42	50.98	73.64	66.09	60.42	81.19	73.64	66.09	90.63	81.19	73.64	122.02	117.14	104.94
30		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
31		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
32		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
33		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
34		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
35		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
36		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
37		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
38		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
39		66.09	56.65	50.98	69.86	62.31	56.65	79.31	67.98	62.31	84.97	75.53	67.98	117.14	104.94	97.62
40		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
41		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
42		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
43		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
44		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
45		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
46		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
47		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
48		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
49		73.64	62.31	54.76	84.97	69.86	62.31	98.19	84.97	75.53	111.41	98.19	86.86	153.75	134.23	119.58
50		86.86	73.64	66.09	100.08	86.86	75.53	118.96	103.85	92.52	141.62	122.73	109.52	190.36	165.95	146.43
51		86.86	73.64	66.09	100.08	86.86	75.53	118.96	103.85	92.52	141.62	122.73	109.52	190.36	165.95	146.43
52		86.86	73.64	66.09	100.08	86.86	75.53	118.96	103.85	92.52	141.62	122.73	109.52	190.36	165.95	146.43
53		86.86	73.64	66.09	100.08	86.86	75.53	118.96	103.85	92.52	141.62	122.73	109.52	190.36	165.95	146.43
54		86.86	73.64	66.09	100.08	86.86	75.53	118.96	103.85	92.52	141.62	122.73	109.52	190.36	165.95	146.43
55		109.52	92.52	81.19	134.06	111.41	100.08	160.50	137.84	124.62	186.93	162.39	147.28	253.81	217.20	197.68
56		109.52	92.52	81.19	134.06	111.41	100.08	160.50	137.84	124.62	186.93	162.39	147.28	253.81	217.20	197.68
57		109.52	92.52	81.19	134.06	111.41	100.08	160.50	137.84	124.62	186.93	162.39	147.28	253.81	217.20	197.68
58		109.52	92.52	81.19	134.06	111.41	100.08	160.50	137.84	124.62	186.93	162.39	147.28	253.81	217.20	197.68
59		109.52	92.52	81.19	134.06	111.41	100.08	160.50	137.84	124.62	186.93	162.39	147.28	253.81	217.20	197.68
60		154.83	130.29	113.29	190.71	162.39	143.50	234.14	202.04	179.38	270.02	234.14	209.59	358.75	309.94	278.22
61		154.83	130.29	113.29	190.71	162.39	143.50	234.14	202.04	179.38	270.02	234.14	209.59	358.75	309.94	278.22
62		154.83	130.29	113.29	190.71	162.39	143.50	234.14	202.04	179.38	270.02	234.14	209.59	358.75	309.94	278.22
63		154.83	130.29	113.29	190.71	162.39	143.50	234.14	202.04	179.38	270.02	234.14	209.59	358.75	309.94	278.22
64		154.83	130.29	113.29	190.71	162.39	143.50	234.14	202.04	179.38	270.02	234.14	209.59	358.75	309.94	278.22
65		182.40	156.34	135.87	227.07	195.43	171.23	281.05	243.83	217.76	322.00	279.19	249.40	425.79	368.07	329.57
66		192.60	161.42	143.08	240.29	205.43	181.60	295.32	256.80	229.28	337.51	293.48	262.31	448.08	386.44	343.76
67		202.42	169.88	151.81	253.02	216.88	189.77	312.66	271.09	242.18	356.04	307.24	276.51	467.18	404.11	359.73
68		210.08	176.26	156.67	261.71	222.54	197.61	325.80	279.51	251.02	368.53	320.46	284.85	483.22	421.09	375.07
69		217.42	182.35	161.31	273.52	231.44	205.14	338.40	291.06	259.50	383.98	331.38	294.56	503.09	435.11	387.52
70		224.43	188.17	165.74	283.12	241.69	214.07	350.46	303.85	271.04	397.07	343.54	305.57	519.90	450.72	401.64
71		232.81	195.43	173.33	294.00	249.81	222.62	365.37	312.69	282.10	411.25	356.87	317.78	538.13	467.85	417.33
72		240.83	202.37	178.95	306.05	260.90	229.13	377.97	324.45	291.00	426.47	371.28	329.47	557.68	482.03	430.15
73		246.82	208.97	184.29	312.64	268.21	236.95	388.32	334.02	297.82	437.69	378.45	338.96	572.09	495.52	440.23
74		254.10	213.64	189.36	322.08	275.14	242.77	398.15	344.74	307.51	449.94	388.43	347.97	587.81	508.32	453.93
75		259.42	219.63	192.58	329.44	281.69	249.86	410.61	354.91	316.70	463.13	401.06	358.09	604.75	520.42	464.89
76		265.97	225.29	198.69	337.94	287.88	255.02	420.86	364.54	323.85	475.62	413.04	367.66	616.75	535.86	477.22
77		272.15	230.63	202.96	347.49	296.74	261.38	433.59	373.62	333.65	487.41	422.83	376.70	635.92	548.49	488.87
78		282.48	238.67	211.48	361.03	308.16	271.90	453.17	389.73	347.43	507.55	439.57	394.26	659.91	574.01	511.53
79		295.24	247.76	218.09	375.35	320.46	284.85	471.79	406.51	363.48	529.65	459.92	409.47	688.40	596.35	533.07
80		310.07	261.11	231.44	399.09	339.75	301.17	501.46	431.73	387.22	562.29	486.62	433.21	732.50	632.79	563.76
81		329.36	275.95	243.31	422.83	360.52	318.97	532.61	459.92	409.47	596.41	516.29	461.40	776.60	671.14	598.27
82		345.68	292.27	258.15	448.05	382.77	338.26	566.74	486.62	436.18	632.02	548.93	489.59	822.62	713.32	634.70
83		367.93	307.11	271.50	474.75	403.54	356.06	600.86	516.29	462.88	670.59	581.57	519.26	872.48	757.43	673.05
84		387.22	326.39	287.82	501.46	428.76	378.32	639.43	551.90	491.07	713.61	617.18	551.90	924.25	801.53	715.24

Multiply by 0.85 if both spouses are issued coverage simultaneously.

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Quarterly (Bank Draft) = 0.25
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CLASS FACTORS

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

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR592
HOME HEALTH CARE RIDER
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of VA
All Issue Years

Issue Age	BP EP	1 Year 0 Days	1 Year 20 Days	1 Year 90 Days	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
19		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
20		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
21		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
22		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
23		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
24		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
25		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
26		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
27		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
28		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
29		26.44	22.66	18.88	30.21	24.55	22.66	32.10	26.44	24.55	35.88	30.21	26.44	37.76	32.10	30.21	53.69	46.37	41.49
30		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
31		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
32		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
33		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
34		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
35		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
36		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
37		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
38		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
39		32.10	26.44	24.55	35.88	32.10	26.44	37.76	35.88	30.21	41.54	37.76	32.10	43.43	41.54	35.88	58.57	56.13	48.81
40		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
41		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
42		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
43		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
44		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
45		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
46		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
47		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
48		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
49		49.09	41.54	32.10	54.76	49.09	41.54	56.65	54.76	43.43	60.42	56.65	45.32	62.31	60.42	49.09	85.42	80.54	65.89
50		60.42	50.98	41.54	69.86	66.09	54.76	79.31	73.64	62.31	81.19	75.53	66.09	84.97	79.31	67.98	112.26	104.94	90.30
51		60.42	50.98	41.54	69.86	66.09	54.76	79.31	73.64	62.31	81.19	75.53	66.09	84.97	79.31	67.98	112.26	104.94	90.30
52		60.42	50.98	41.54	69.86	66.09	54.76	79.31	73.64	62.31	81.19	75.53	66.09	84.97	79.31	67.98	112.26	104.94	90.30
53		60.42	50.98	41.54	69.86	66.09	54.76	79.31	73.64	62.31	81.19	75.53	66.09	84.97	79.31	67.98	112.26	104.94	90.30
54		60.42	50.98	41.54	69.86	66.09	54.76	79.31	73.64	62.31	81.19	75.53	66.09	84.97	79.31	67.98	112.26	104.94	90.30
55		75.53	66.09	49.09	100.08	90.63	75.53	113.29	105.74	90.63	122.73	113.29	94.41	124.62	117.07	98.19	165.95	153.75	129.35
56		75.53	66.09	49.09	100.08	90.63	75.53	113.29	105.74	90.63	122.73	113.29	94.41	124.62	117.07	98.19	165.95	153.75	129.35
57		75.53	66.09	49.09	100.08	90.63	75.53	113.29	105.74	90.63	122.73	113.29	94.41	124.62	117.07	98.19	165.95	153.75	129.35
58		75.53	66.09	49.09	100.08	90.63	75.53	113.29	105.74	90.63	122.73	113.29	94.41	124.62	117.07	98.19	165.95	153.75	129.35
59		75.53	66.09	49.09	100.08	90.63	75.53	113.29	105.74	90.63	122.73	113.29	94.41	124.62	117.07	98.19	165.95	153.75	129.35
60		100.08	86.86	66.09	143.50	130.29	109.52	173.72	160.50	135.95	186.93	173.72	147.28	196.38	181.27	152.95	256.25	239.17	200.12
61		100.08	86.86	66.09	143.50	130.29	109.52	173.72	160.50	135.95	186.93	173.72	147.28	196.38	181.27	152.95	256.25	239.17	200.12
62		100.08	86.86	66.09	143.50	130.29	109.52	173.72	160.50	135.95	186.93	173.72	147.28	196.38	181.27	152.95	256.25	239.17	200.12
63		100.08	86.86	66.09	143.50	130.29	109.52	173.72	160.50	135.95	186.93	173.72	147.28	196.38	181.27	152.95	256.25	239.17	200.12
64		100.08	86.86	66.09	143.50	130.29	109.52	173.72	160.50	135.95	186.93	173.72	147.28	196.38	181.27	152.95	256.25	239.17	200.12
65		115.40	102.37	74.45	174.95	158.21	134.01	217.76	201.02	169.38	238.24	223.35	184.26	249.40	230.79	193.57	324.76	300.70	252.59
66		121.06	106.39	78.88	181.60	166.92	139.40	232.95	214.61	179.76	256.80	238.46	198.11	265.97	247.63	209.11	348.50	324.79	272.64
67		124.70	108.44	83.14	193.39	173.50	148.20	247.60	225.91	189.77	272.90	254.83	213.26	285.55	265.68	224.10	373.75	345.71	291.99
68		129.96	115.72	87.24	204.74	185.16	156.67	263.49	243.91	202.96	295.53	272.39	227.88	307.99	284.85	238.57	400.39	370.46	310.64
69		138.51	120.98	91.17	217.42	196.38	166.57	280.54	259.50	217.42	315.60	292.81	245.47	331.38	305.08	257.74	430.57	398.85	335.39
70		145.01	126.03	94.95	227.88	208.90	174.37	298.67	276.22	231.33	334.91	312.48	260.69	352.18	328.01	276.22	459.66	428.41	359.25
71		151.25	132.56	100.27	243.02	220.92	185.24	317.78	294.00	246.41	360.27	333.08	278.70	378.97	351.77	294.00	494.20	459.06	382.19
72		160.56	140.48	103.69	255.88	230.79	195.68	339.50	312.75	262.58	384.66	356.22	299.36	406.40	376.30	316.09	529.59	488.52	410.70
73		167.84	146.45	108.60	268.21	243.52	205.68	360.36	332.38	276.43	409.72	378.45	317.57	431.11	399.84	335.68	561.46	521.05	438.10
74		174.80	153.76	114.91	281.62	255.72	216.88	380.34	349.59	292.94	433.75	403.00	338.26	459.65	427.28	356.06	596.18	554.34	464.39
75		183.02	160.75	119.36	296.02	270.56	227.59	402.65	370.82	311.94	459.94	426.52	358.09	490.18	453.58	380.36	637.67	590.35	493.68
76		194.00	168.97	126.72	311.34	283.18	239.38	425.55	392.69	328.55	488.13	452.15	378.61	520.99	485.00	405.21	675.39	628.88	527.77
77		201.42	175.28	132.23	327.49	298.28	250.62	448.97	413.60	347.49	518.16	479.72	402.84	553.52	513.54	428.98	717.41	667.72	558.42
78		217.53	188.82	142.00	351.96	320.24	270.40	484.89	445.62	374.62	561.94	519.64	435.04	599.70	558.91	468.28	779.01	726.30	607.19
79		234.41	204.74	154.29	375.35	344.20	287.82	523.71	480.69	403.54	606.79	562.29	470.30	651.30	605.31	505.91	845.63	784.27	657.71
80		256.66	224.02	169.13	412.44	373.87	316.01	572.67	528.16	442.11	669.11	620.15	519.26	719.55	669.11	559.32	933.84	866.73	726.75
81		281.88	246.28	183.97	448.05	407.99	344.20	627.56	578.61	486.62	734.38	680.97	569.70	796.70	738.83	620.15	1,033.55	958.77	803.45
82		310.07	271.50	203.25	491.07	446.56	375.35	689.88	636.47	534.10	810.05	752.19	627.56	879.78	815.98	683.94	1,140.93	1,058.48	885.90
83		339.75	296.72	222.54	535.58	486.62	409.47	758.12	698.78	586.02	893.13	826.37	692.84	971.76	902.03	756.64	1,259.82	1,167.78	979.86
84		373.87	324.91	243.31	586.02	532.61	448.05	830.82	765.54	642.40	982.15	909.45	762.57	1,074.13	996.98	835.27	1,392.13	1,292.42	1,081.49

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
19		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
20		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
21		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
22		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
23		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
24		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
25		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
26		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
27		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
28		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
29		14.49	14.49	14.49	14.49	15.81	14.49	15.81	15.81	21.52	21.52
30		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
31		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
32		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
33		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
34		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
35		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
36		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
37		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
38		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
39		18.44	17.12	19.76	18.44	21.07	19.76	22.39	21.07	34.43	31.56
40		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
41		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
42		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
43		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
44		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
45		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
46		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
47		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
48		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
49		28.98	26.34	32.93	30.29	36.88	32.93	39.51	35.56	63.13	57.39
50		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
51		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
52		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
53		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
54		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
55		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
56		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
57		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
58		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
59		59.27	52.68	72.44	63.22	80.34	71.12	88.25	79.03	124.82	110.47
60		96.15	82.98	118.54	102.74	133.03	117.22	144.88	127.76	195.12	172.17
61		96.15	82.98	118.54	102.74	133.03	117.22	144.88	127.76	195.12	172.17
62		96.15	82.98	118.54	102.74	133.03	117.22	144.88	127.76	195.12	172.17
63		96.15	82.98	118.54	102.74	133.03	117.22	144.88	127.76	195.12	172.17
64		96.15	82.98	118.54	102.74	133.03	117.22	144.88	127.76	195.12	172.17
65		131.13	111.66	162.29	140.22	183.06	159.69	199.94	175.27	258.80	227.69
66		143.30	122.83	177.85	153.54	200.88	175.29	220.07	191.92	281.53	246.69
67		157.58	134.90	196.67	168.93	221.88	192.88	242.05	211.79	306.23	267.78
68		172.62	146.54	214.84	185.04	243.40	211.12	265.76	232.23	335.48	293.55
69		188.35	160.22	236.05	201.80	266.62	231.15	291.08	254.39	367.70	321.07
70		205.93	175.82	258.91	221.57	292.63	254.09	320.33	278.18	402.70	350.23
71		225.23	192.03	283.31	241.82	321.24	277.39	350.88	304.65	440.31	382.21
72		247.32	208.82	310.32	264.82	352.31	303.31	384.98	333.65	481.61	418.08
73		269.73	228.41	339.74	289.24	385.65	332.86	422.38	364.99	527.61	456.34
74		294.66	249.50	372.56	316.11	423.36	363.53	462.87	399.65	577.99	498.05
75		321.94	271.99	407.42	346.36	464.04	398.54	507.33	436.29	632.45	544.17
76		351.40	296.84	446.35	378.69	507.47	435.44	555.49	478.00	691.86	594.38
77		383.96	323.90	487.99	412.92	556.63	476.19	609.18	522.32	755.88	648.39
78		411.99	346.67	524.74	443.60	598.50	511.04	655.40	560.57	810.33	692.11
79		440.86	370.49	562.97	475.01	642.66	548.49	704.75	602.30	866.88	739.50
80		480.18	403.60	615.75	518.47	703.72	599.20	772.02	658.18	945.79	803.75
81		523.65	439.82	672.67	566.08	769.95	654.04	844.46	719.24	1,030.33	874.77
82		571.25	478.11	734.76	616.79	842.39	714.07	925.18	785.47	1,123.90	951.42
83		621.96	520.54	803.07	672.67	921.04	779.26	1,014.18	858.95	1,228.74	1,035.97
84		676.81	566.08	876.54	732.70	1,006.94	850.67	1,111.46	938.64	1,342.59	1,129.53
85		736.83	614.72	957.26	797.89	1,101.11	928.29	1,218.05	1,026.60	1,467.72	1,230.99
86		803.07	668.53	1,045.23	869.30	1,204.60	1,013.15	1,335.00	1,121.81	1,605.25	1,341.46
87		873.44	726.49	1,140.44	947.95	1,316.37	1,106.29	1,463.32	1,226.33	1,754.05	1,462.08
88		951.05	790.65	1,244.96	1,032.81	1,440.55	1,206.67	1,604.06	1,341.20	1,917.50	1,593.97
89		1,035.91	858.95	1,359.83	1,124.91	1,575.09	1,317.40	1,758.26	1,465.39	2,096.74	1,737.14

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
19		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
20		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
21		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
22		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
23		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
24		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
25		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
26		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
27		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
28		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
29		15.81	14.49	15.81	15.81	15.81	15.81	17.12	15.81	22.96	22.96
30		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
31		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
32		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
33		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
34		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
35		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
36		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
37		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
38		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
39		18.44	18.44	21.07	19.76	22.39	21.07	22.39	21.07	35.87	33.00
40		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
41		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
42		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
43		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
44		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
45		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
46		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
47		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
48		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
49		30.29	27.66	35.56	31.61	38.20	35.56	40.83	38.20	66.00	60.26
50		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
51		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
52		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
53		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
54		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
55		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
56		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
57		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
58		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
59		63.22	55.32	76.39	67.17	84.30	75.08	92.20	82.98	130.56	116.21
60		100.10	86.93	123.81	108.00	139.61	122.49	152.79	134.35	205.16	180.77
61		100.10	86.93	123.81	108.00	139.61	122.49	152.79	134.35	205.16	180.77
62		100.10	86.93	123.81	108.00	139.61	122.49	152.79	134.35	205.16	180.77
63		100.10	86.93	123.81	108.00	139.61	122.49	152.79	134.35	205.16	180.77
64		100.10	86.93	123.81	108.00	139.61	122.49	152.79	134.35	205.16	180.77
65		137.62	118.15	170.08	146.71	192.15	167.48	209.03	184.36	271.53	239.00
66		150.98	129.23	186.80	161.21	211.12	184.25	230.31	202.16	295.47	259.23
67		165.15	141.20	205.49	176.49	233.22	202.97	254.66	221.88	321.33	281.51
68		181.31	153.99	226.02	193.73	255.82	222.30	279.42	243.40	353.06	308.42
69		198.13	168.78	247.05	211.59	280.08	243.38	305.76	266.62	386.35	335.72
70		216.76	184.25	270.95	232.42	307.08	266.14	335.98	291.42	422.38	367.29
71		237.08	201.52	297.54	253.68	336.66	291.61	368.66	318.88	462.27	401.58
72		258.99	219.32	325.48	277.65	369.81	318.48	403.64	349.98	505.76	438.41
73		283.50	239.89	356.96	304.16	405.16	348.93	443.04	382.21	553.86	478.85
74		309.34	261.92	390.62	331.91	443.68	381.59	485.45	418.84	606.27	522.65
75		337.48	285.31	427.41	363.02	486.24	417.42	531.76	458.49	663.88	570.77
76		368.87	311.03	468.18	397.24	532.57	457.27	582.77	500.92	726.34	622.92
77		403.27	339.99	512.66	433.29	583.44	499.79	639.22	548.06	793.25	679.94
78		432.02	363.53	550.03	464.68	628.00	536.33	687.01	589.02	850.50	726.54
79		462.59	389.11	590.92	498.81	674.74	575.39	739.94	631.28	909.71	775.57
80		503.99	423.27	645.77	544.35	737.87	628.17	809.28	690.26	992.01	844.33
81		549.52	461.56	705.79	594.02	807.21	686.13	886.89	754.43	1,081.06	917.61
82		599.20	501.92	770.99	647.83	883.79	750.29	970.72	824.80	1,179.13	997.64
83		653.01	546.42	842.39	705.79	966.58	818.59	1,063.86	901.38	1,288.48	1,087.83
84		710.96	594.02	920.01	768.92	1,056.61	893.10	1,166.31	985.21	1,409.10	1,184.77
85		774.09	645.77	1,003.83	837.22	1,155.96	974.86	1,278.08	1,077.31	1,539.86	1,291.86
86		842.39	701.65	1,095.94	912.76	1,263.59	1,063.86	1,401.23	1,177.69	1,684.16	1,407.97
87		916.90	762.71	1,197.36	994.52	1,381.56	1,161.14	1,535.76	1,287.39	1,840.85	1,534.23
88		998.66	828.94	1,307.05	1,083.52	1,510.92	1,266.69	1,682.71	1,407.44	2,012.19	1,671.76
89		1,086.62	901.38	1,427.10	1,180.80	1,652.70	1,382.60	1,845.19	1,537.83	2,200.45	1,822.81

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

Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
19		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
20		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
21		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
22		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
23		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
24		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
25		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
26		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
27		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
28		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
29		17.12	15.81	17.12	17.12	18.44	17.12	18.44	18.44	25.82	24.39
30		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
31		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
32		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
33		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
34		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
35		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
36		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
37		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
38		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
39		21.07	19.76	22.39	21.07	23.71	22.39	25.03	23.71	40.17	37.30
40		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
41		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
42		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
43		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
44		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
45		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
46		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
47		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
48		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
49		32.93	30.29	38.20	35.56	42.15	38.20	44.78	42.15	73.17	66.00
50		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
51		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
52		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
53		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
54		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
55		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
56		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
57		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
58		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
59		68.49	60.59	82.98	73.76	93.52	82.98	101.42	90.88	143.47	127.69
60		110.64	96.15	136.98	118.54	154.10	134.35	167.27	147.52	225.25	199.43
61		110.64	96.15	136.98	118.54	154.10	134.35	167.27	147.52	225.25	199.43
62		110.64	96.15	136.98	118.54	154.10	134.35	167.27	147.52	225.25	199.43
63		110.64	96.15	136.98	118.54	154.10	134.35	167.27	147.52	225.25	199.43
64		110.64	96.15	136.98	118.54	154.10	134.35	167.27	147.52	225.25	199.43
65		150.61	129.83	186.95	160.99	211.63	184.36	231.10	202.54	298.40	263.05
66		166.33	142.02	206.00	177.85	232.86	202.16	254.62	222.63	324.74	285.71
67		181.54	155.06	226.92	194.14	255.91	223.14	279.87	244.57	354.29	310.35
68		198.70	170.14	248.37	213.60	280.66	243.40	306.74	267.00	388.24	338.18
69		217.70	185.90	272.74	233.60	308.21	267.85	336.34	293.53	424.98	370.36
70		238.44	202.31	298.65	255.29	338.39	292.63	369.70	320.33	464.35	404.02
71		260.79	221.67	327.17	279.75	371.04	320.06	405.41	350.88	508.75	441.60
72		284.65	241.49	358.15	305.65	405.97	351.15	444.47	384.98	556.59	481.61
73		311.04	263.99	392.54	334.00	445.34	383.36	486.66	421.24	608.88	526.35
74		339.82	287.88	430.13	365.78	488.84	419.97	534.00	460.62	666.53	575.53
75		371.90	314.17	470.70	399.65	535.09	459.60	585.04	504.00	730.39	627.60
76		405.97	342.68	515.10	436.53	586.04	503.10	641.70	551.12	798.85	685.92
77		444.02	373.23	564.14	477.27	642.43	550.20	702.50	602.75	872.70	747.69
78		475.21	399.35	605.88	512.09	690.17	590.07	756.55	648.02	935.44	798.85
79		509.16	427.41	649.90	548.49	742.01	633.35	813.42	695.44	1,001.02	853.35
80		554.70	465.70	709.93	598.16	811.35	691.30	891.03	759.60	1,091.21	927.75
81		604.37	507.09	776.16	653.01	887.93	755.46	974.86	829.97	1,189.28	1,008.92
82		659.22	552.63	848.60	712.00	971.75	824.80	1,068.00	906.55	1,297.50	1,097.97
83		718.21	600.23	926.22	776.16	1,062.82	900.35	1,170.45	991.42	1,418.12	1,196.04
84		781.33	653.01	1,012.11	845.50	1,162.17	982.10	1,283.25	1,083.52	1,550.01	1,304.26
85		850.67	709.93	1,104.22	921.04	1,270.83	1,072.14	1,406.40	1,184.94	1,694.30	1,421.50
86		926.22	772.02	1,205.64	1,003.83	1,389.84	1,170.45	1,540.94	1,294.63	1,852.12	1,548.88
87		1,009.01	839.29	1,316.37	1,093.87	1,520.24	1,277.04	1,688.92	1,415.72	2,024.59	1,687.54
88		1,098.01	912.76	1,437.45	1,192.18	1,662.02	1,392.95	1,851.40	1,547.15	2,213.98	1,839.72
89		1,195.29	991.42	1,569.91	1,298.77	1,818.28	1,520.24	2,029.40	1,692.03	2,420.27	2,004.30

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
19		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
20		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
21		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
22		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
23		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
24		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
25		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
26		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
27		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
28		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
29		6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.04	8.61
30		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
31		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
32		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
33		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
34		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
35		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
36		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
37		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
38		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
39		13.17	13.17	14.49	13.17	15.81	14.49	15.81	15.81	25.82	22.96
40		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
41		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
42		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
43		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
44		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
45		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
46		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
47		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
48		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
49		28.98	26.34	32.93	30.29	35.56	32.93	38.20	35.56	63.13	57.39
50		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
51		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
52		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
53		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
54		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
55		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
56		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
57		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
58		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
59		63.22	55.32	76.39	67.17	85.61	75.08	92.20	82.98	130.56	117.65
60		88.25	76.39	108.00	93.52	122.49	106.69	133.03	117.22	177.91	157.82
61		88.25	76.39	108.00	93.52	122.49	106.69	133.03	117.22	177.91	157.82
62		88.25	76.39	108.00	93.52	122.49	106.69	133.03	117.22	177.91	157.82
63		88.25	76.39	108.00	93.52	122.49	106.69	133.03	117.22	177.91	157.82
64		88.25	76.39	108.00	93.52	122.49	106.69	133.03	117.22	177.91	157.82
65		105.17	89.58	129.83	111.66	146.71	128.53	159.69	140.22	207.89	182.43
66		110.03	94.68	136.90	117.71	154.82	134.35	168.89	147.14	216.03	189.55
67		115.98	98.33	143.72	123.54	162.63	141.20	177.76	155.06	225.21	196.37
68		119.22	101.83	149.02	127.91	167.65	146.54	183.79	160.20	232.67	202.91
69		123.53	105.18	154.10	132.09	173.67	150.43	189.57	165.11	239.80	209.16
70		126.44	108.38	158.96	136.08	179.43	155.34	196.29	171.00	247.92	215.12
71		130.39	111.43	164.77	139.88	186.11	161.21	203.89	176.63	255.67	222.09
72		135.33	114.32	169.16	144.66	192.49	165.66	209.99	181.99	263.05	228.74
73		138.88	117.07	174.46	149.21	198.56	171.02	216.93	187.09	271.31	235.05
74		143.38	120.80	180.63	153.54	205.47	176.12	224.66	193.05	280.39	241.03
75		146.54	124.33	186.51	157.64	212.04	182.06	230.91	198.71	289.01	247.90
76		150.61	127.68	192.07	162.61	218.27	186.62	239.00	205.17	297.19	255.59
77		155.51	130.85	197.34	167.31	225.23	193.05	246.68	211.29	306.09	261.69
78		157.00	132.76	200.20	169.64	228.65	194.93	249.73	213.90	309.90	263.99
79		159.37	133.50	202.84	170.76	231.81	197.66	254.58	217.32	312.26	267.17
80		163.51	137.64	209.05	176.96	239.06	203.87	262.86	223.53	322.40	273.93
81		168.69	140.74	216.29	182.14	247.34	210.08	271.14	230.78	331.42	280.69
82		173.86	144.88	223.53	187.31	255.62	217.32	280.45	238.02	341.57	288.58
83		176.96	147.99	228.71	191.45	261.82	221.46	288.73	244.23	349.46	295.35
84		181.10	151.09	233.88	195.59	269.07	226.64	297.01	250.44	358.48	300.98
85		184.21	154.20	239.06	199.73	275.28	232.85	304.25	256.65	367.49	307.75
86		188.35	157.30	245.27	203.87	282.52	238.02	313.57	262.86	376.51	314.51
87		192.49	159.37	250.44	208.01	289.77	243.20	321.85	270.10	385.53	321.27
88		196.63	162.48	256.65	213.19	297.01	248.37	331.16	276.31	395.68	328.04
89		199.73	166.62	262.86	217.32	304.25	254.58	339.44	283.56	404.69	335.93

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
19		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
20		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
21		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
22		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
23		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
24		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
25		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
26		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
27		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
28		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
29		7.90	6.59	7.90	7.90	7.90	7.90	7.90	7.90	11.48	10.04
30		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
31		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
32		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
33		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
34		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
35		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
36		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
37		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
38		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
39		15.81	14.49	17.12	15.81	17.12	17.12	18.44	17.12	28.69	27.26
40		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
41		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
42		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
43		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
44		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
45		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
46		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
47		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
48		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
49		32.93	30.29	38.20	34.25	42.15	38.20	44.78	40.83	71.74	66.00
50		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
51		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
52		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
53		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
54		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
55		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
56		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
57		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
58		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
59		72.44	63.22	88.25	77.71	98.78	86.93	106.69	96.15	150.65	134.86
60		101.42	88.25	125.13	108.00	140.93	123.81	154.10	135.66	206.60	182.21
61		101.42	88.25	125.13	108.00	140.93	123.81	154.10	135.66	206.60	182.21
62		101.42	88.25	125.13	108.00	140.93	123.81	154.10	135.66	206.60	182.21
63		101.42	88.25	125.13	108.00	140.93	123.81	154.10	135.66	206.60	182.21
64		101.42	88.25	125.13	108.00	140.93	123.81	154.10	135.66	206.60	182.21
65		120.74	103.86	150.61	129.83	168.78	148.00	184.36	162.29	239.00	210.72
66		126.67	108.76	157.38	135.62	177.85	154.82	194.48	170.18	249.48	218.81
67		133.63	113.46	166.41	142.45	187.84	162.63	205.49	179.02	259.54	226.58
68		137.84	116.74	171.37	147.78	193.73	168.89	212.35	185.04	267.84	234.02
69		141.87	121.08	177.34	151.66	200.58	173.67	218.92	190.79	277.11	241.14
70		146.91	124.04	183.04	156.55	207.12	179.43	226.40	197.49	285.96	247.92
71		150.54	128.03	189.67	162.40	214.56	186.11	234.71	203.89	294.41	255.67
72		155.15	131.82	195.98	166.82	221.65	191.32	242.65	209.99	303.71	263.05
73		160.69	135.44	202.01	172.17	229.56	197.42	250.21	216.93	313.81	271.31
74		164.83	138.86	208.86	177.25	237.08	203.21	258.53	223.53	323.43	279.16
75		169.85	143.21	214.26	182.06	244.23	209.81	267.55	229.80	332.55	286.59
76		174.61	147.33	221.54	187.71	252.10	216.09	276.11	236.82	343.56	294.82
77		179.11	151.23	228.44	193.05	259.55	222.01	284.22	243.46	352.82	302.58
78		181.24	152.79	230.76	194.93	263.42	225.49	288.72	247.62	356.95	305.31
79		183.17	154.20	233.88	197.66	268.03	228.71	292.87	250.44	360.73	307.75
80		189.38	158.34	242.16	203.87	276.31	234.92	303.22	258.72	372.00	315.64
81		194.56	163.51	249.41	210.08	285.63	243.20	313.57	267.00	382.15	324.66
82		199.73	167.65	257.69	216.29	294.94	250.44	323.92	275.28	393.42	333.67
83		203.87	170.76	263.89	220.43	302.18	256.65	333.23	282.52	403.57	340.44
84		209.05	173.86	270.10	225.60	310.46	261.82	342.55	288.73	413.71	348.33
85		213.19	178.00	276.31	230.78	317.71	268.03	351.86	295.98	423.86	355.09
86		217.32	181.10	282.52	235.95	325.99	274.24	361.17	304.25	434.00	362.98
87		221.46	184.21	289.77	240.09	334.27	280.45	371.52	311.50	445.28	370.88
88		226.64	188.35	295.98	245.27	342.55	287.70	381.87	318.74	456.55	378.77
89		230.78	191.45	303.22	251.48	351.86	293.91	392.22	327.02	467.82	387.78

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
19		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
20		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
21		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
22		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
23		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
24		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
25		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
26		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
27		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
28		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
29		9.88	9.88	10.98	9.88	10.98	10.98	10.98	10.98	15.54	14.35
30		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
31		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
32		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
33		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
34		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
35		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
36		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
37		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
38		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
39		12.07	12.07	13.17	13.17	14.27	13.17	15.37	14.27	23.91	22.72
40		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
41		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
42		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
43		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
44		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
45		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
46		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
47		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
48		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
49		19.76	18.66	23.05	20.85	25.24	23.05	27.44	25.24	44.24	39.45
50		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
51		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
52		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
53		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
54		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
55		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
56		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
57		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
58		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
59		41.71	36.22	50.49	43.90	55.98	49.39	61.47	54.88	86.08	77.71
60		66.95	57.08	82.32	71.34	92.20	81.22	100.98	88.91	135.10	119.56
61		66.95	57.08	82.32	71.34	92.20	81.22	100.98	88.91	135.10	119.56
62		66.95	57.08	82.32	71.34	92.20	81.22	100.98	88.91	135.10	119.56
63		66.95	57.08	82.32	71.34	92.20	81.22	100.98	88.91	135.10	119.56
64		66.95	57.08	82.32	71.34	92.20	81.22	100.98	88.91	135.10	119.56
65		90.88	77.90	112.52	97.37	126.58	111.44	138.49	121.18	180.31	157.92
66		100.23	85.30	123.68	106.62	139.68	121.55	152.47	133.28	195.12	171.89
67		109.26	93.50	136.57	116.61	154.43	134.47	168.09	147.08	212.85	186.53
68		120.05	102.45	149.02	128.33	168.69	146.95	184.21	161.44	233.36	204.04
69		131.48	111.09	164.09	140.65	185.49	161.03	202.83	176.32	255.35	222.05
70		143.50	121.43	179.63	153.54	203.72	175.62	221.79	192.68	279.85	242.68
71		157.07	133.36	196.59	167.93	223.26	192.63	244.00	211.41	305.60	265.79
72		171.10	144.85	215.83	183.74	244.02	210.97	267.35	231.38	334.64	290.16
73		187.47	158.78	236.26	200.87	267.82	230.52	292.69	253.48	366.75	316.74
74		205.10	173.11	258.73	220.16	293.54	253.08	320.82	277.54	401.73	346.39
75		223.89	188.72	283.09	240.54	321.95	276.62	352.48	303.45	439.37	377.90
76		244.65	206.45	310.13	262.84	352.87	302.85	385.61	331.95	480.47	412.11
77		267.24	224.34	339.64	286.90	386.11	330.70	422.76	362.87	525.73	449.79
78		286.26	240.60	364.41	307.34	415.34	354.75	454.85	389.88	562.42	481.12
79		306.16	257.00	390.68	329.44	446.73	381.19	488.99	418.27	602.16	513.86
80		333.76	280.29	427.76	359.63	488.13	415.68	535.56	457.08	656.66	558.01
81		363.94	305.30	467.43	392.40	534.70	454.49	586.44	499.34	715.84	606.86
82		396.71	332.03	510.55	428.62	584.72	495.89	642.50	545.91	780.66	660.42
83		432.07	361.35	557.12	466.57	639.05	541.60	704.60	596.80	852.99	719.60
84		470.02	392.40	608.87	508.82	699.42	590.76	771.86	651.99	932.84	784.42
85		512.27	426.90	664.93	554.53	764.96	645.09	846.03	712.36	1,019.27	854.87
86		557.12	463.98	725.29	603.70	836.54	703.73	927.10	778.76	1,114.15	931.90
87		607.15	504.51	792.56	658.03	914.16	768.41	1,015.93	852.07	1,218.43	1,015.51
88		660.61	548.49	865.00	716.67	1,000.41	838.27	1,114.24	931.41	1,332.09	1,106.64
89		719.26	596.80	944.34	781.35	1,093.55	915.02	1,221.18	1,017.66	1,456.10	1,206.22

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR273
RETURN OF PREMIUM RIDER
Base Policy Form 694
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of VA

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

RATE DESCRIPTION

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

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
19		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
20		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
21		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
22		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
23		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
24		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
25		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
26		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
27		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
28		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
29		16.23	16.23	16.23	16.23	17.70	16.23	17.70	17.70	26.26	26.26
30		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
31		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
32		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
33		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
34		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
35		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
36		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
37		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
38		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
39		20.65	19.18	22.13	20.65	23.60	22.13	25.08	23.60	42.01	38.51
40		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
41		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
42		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
43		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
44		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
45		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
46		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
47		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
48		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
49		32.45	29.50	36.88	33.93	41.30	36.88	44.26	39.83	77.02	70.01
50		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
51		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
52		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
53		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
54		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
55		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
56		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
57		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
58		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
59		66.38	59.01	81.13	70.81	89.99	79.66	98.84	88.51	152.28	134.78
60		107.69	92.94	132.77	115.06	148.99	131.29	162.27	143.09	238.05	210.04
61		107.69	92.94	132.77	115.06	148.99	131.29	162.27	143.09	238.05	210.04
62		107.69	92.94	132.77	115.06	148.99	131.29	162.27	143.09	238.05	210.04
63		107.69	92.94	132.77	115.06	148.99	131.29	162.27	143.09	238.05	210.04
64		107.69	92.94	132.77	115.06	148.99	131.29	162.27	143.09	238.05	210.04
65		146.87	125.06	181.76	157.04	205.03	178.86	223.93	196.30	315.74	277.79
66		160.50	137.57	199.19	171.96	224.98	196.32	246.48	214.95	343.47	300.96
67		176.49	151.08	220.27	189.20	248.51	216.03	271.10	237.20	373.60	326.69
68		193.34	164.12	240.62	207.24	272.61	236.45	297.65	260.10	409.28	358.13
69		210.95	179.44	264.37	226.02	298.62	258.89	326.01	284.92	448.59	391.71
70		230.64	196.92	289.98	248.16	327.74	284.59	358.77	311.56	491.30	427.29
71		252.25	215.08	317.31	270.84	359.79	310.67	392.98	341.20	537.18	466.29
72		277.00	233.88	347.55	296.60	394.59	339.71	431.17	373.68	587.57	510.05
73		302.09	255.82	380.51	323.95	431.93	372.80	473.07	408.79	643.68	556.74
74		330.02	279.44	417.26	354.04	474.16	407.15	518.42	447.61	705.14	607.62
75		360.57	304.62	456.31	387.93	519.73	446.36	568.21	488.64	771.59	663.89
76		393.57	332.46	499.92	424.13	568.36	487.69	622.15	535.37	844.07	725.15
77		430.03	362.77	546.55	462.47	623.43	533.34	682.29	584.99	922.17	791.04
78		461.43	388.27	587.71	496.84	670.32	572.37	734.05	627.84	988.60	844.37
79		493.76	414.95	630.53	532.01	719.78	614.30	789.32	674.58	1,057.59	902.18
80		537.81	452.04	689.64	580.69	788.16	671.10	864.66	737.17	1,153.86	980.58
81		586.49	492.60	753.39	634.01	862.34	732.53	945.80	805.55	1,257.01	1,067.22
82		639.80	535.49	822.94	690.80	943.48	799.76	1,036.20	879.73	1,371.16	1,160.74
83		696.60	583.01	899.43	753.39	1,031.57	872.78	1,135.88	962.02	1,499.06	1,263.88
84		758.03	634.01	981.73	820.62	1,127.77	952.75	1,244.84	1,051.27	1,637.96	1,378.03
85		825.25	688.48	1,072.14	893.64	1,233.25	1,039.68	1,364.22	1,149.79	1,790.62	1,501.81
86		899.43	748.76	1,170.66	973.62	1,349.15	1,134.73	1,495.19	1,256.43	1,958.40	1,636.59
87		978.25	813.66	1,277.29	1,061.70	1,474.33	1,239.04	1,638.92	1,373.49	2,139.94	1,783.74
88		1,065.18	885.53	1,394.36	1,156.75	1,613.42	1,351.47	1,796.55	1,502.15	2,339.35	1,944.65
89		1,160.22	962.02	1,523.01	1,259.90	1,764.10	1,475.49	1,969.25	1,641.24	2,558.02	2,119.31

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
19		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
20		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
21		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
22		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
23		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
24		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
25		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
26		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
27		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
28		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
29		17.70	16.23	17.70	17.70	17.70	17.70	19.18	17.70	28.01	28.01
30		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
31		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
32		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
33		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
34		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
35		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
36		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
37		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
38		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
39		20.65	20.65	23.60	22.13	25.08	23.60	25.08	23.60	43.76	40.26
40		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
41		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
42		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
43		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
44		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
45		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
46		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
47		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
48		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
49		33.93	30.98	39.83	35.40	42.78	39.83	45.73	42.78	80.52	73.52
50		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
51		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
52		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
53		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
54		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
55		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
56		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
57		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
58		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
59		70.81	61.96	85.56	75.23	94.41	84.08	103.26	92.94	159.28	141.78
60		112.11	97.36	138.67	120.96	156.37	137.19	171.12	150.47	250.30	220.55
61		112.11	97.36	138.67	120.96	156.37	137.19	171.12	150.47	250.30	220.55
62		112.11	97.36	138.67	120.96	156.37	137.19	171.12	150.47	250.30	220.55
63		112.11	97.36	138.67	120.96	156.37	137.19	171.12	150.47	250.30	220.55
64		112.11	97.36	138.67	120.96	156.37	137.19	171.12	150.47	250.30	220.55
65		154.14	132.33	190.49	164.32	215.21	187.58	234.11	206.48	331.27	291.58
66		169.10	144.73	209.22	180.56	236.45	206.36	257.94	226.42	360.47	316.26
67		184.97	158.14	230.14	197.67	261.21	227.33	285.22	248.51	392.03	343.45
68		203.06	172.47	253.14	216.97	286.52	248.97	312.95	272.61	430.73	376.27
69		221.91	189.03	276.70	236.98	313.69	272.59	342.45	298.62	471.35	409.58
70		242.77	206.36	303.46	260.31	343.93	298.07	376.29	326.39	515.30	448.09
71		265.53	225.70	333.24	284.12	377.06	326.60	412.90	357.14	563.97	489.92
72		290.06	245.63	364.53	310.96	414.19	356.69	452.08	391.97	617.02	534.86
73		317.52	268.67	399.79	340.66	453.78	390.80	496.20	428.07	675.71	584.19
74		346.46	293.35	437.49	371.74	496.92	427.38	543.71	469.11	739.65	637.63
75		377.98	319.54	478.69	406.58	544.59	467.51	595.57	513.51	809.94	696.34
76		413.14	348.35	524.36	444.91	596.48	512.14	652.70	561.03	886.13	759.96
77		451.66	380.79	574.18	485.29	653.46	559.77	715.92	613.82	967.77	829.52
78		483.86	407.15	616.03	520.44	703.36	600.69	769.45	659.70	1,037.61	886.38
79		518.10	435.81	661.83	558.67	755.71	644.44	828.73	707.03	1,109.85	946.19
80		564.46	474.06	723.26	609.67	826.41	703.55	906.39	773.10	1,210.25	1,030.09
81		615.46	516.94	790.48	665.30	904.07	768.46	993.32	844.96	1,318.90	1,119.48
82		671.10	562.15	863.50	725.58	989.84	840.32	1,087.20	923.78	1,438.54	1,217.12
83		731.37	611.99	943.48	790.48	1,082.57	916.82	1,191.52	1,009.55	1,571.95	1,327.15
84		796.28	665.30	1,030.41	861.19	1,183.41	1,000.27	1,306.27	1,103.43	1,719.10	1,445.42
85		866.98	723.26	1,124.29	937.68	1,294.68	1,091.84	1,431.45	1,206.59	1,878.63	1,576.07
86		943.48	785.85	1,227.45	1,022.30	1,415.22	1,191.52	1,569.37	1,319.02	2,054.67	1,717.73
87		1,026.93	854.23	1,341.04	1,113.86	1,547.35	1,300.47	1,720.05	1,441.88	2,245.83	1,871.76
88		1,118.50	928.41	1,463.90	1,213.54	1,692.24	1,418.70	1,884.64	1,576.33	2,454.88	2,039.54
89		1,217.02	1,009.55	1,598.35	1,322.49	1,851.03	1,548.51	2,066.61	1,722.37	2,684.55	2,223.83

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

Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
19		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
20		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
21		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
22		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
23		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
24		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
25		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
26		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
27		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
28		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
29		19.18	17.70	19.18	19.18	20.65	19.18	20.65	20.65	31.51	29.76
30		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
31		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
32		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
33		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
34		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
35		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
36		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
37		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
38		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
39		23.60	22.13	25.08	23.60	26.55	25.08	28.03	26.55	49.01	45.51
40		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
41		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
42		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
43		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
44		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
45		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
46		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
47		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
48		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
49		36.88	33.93	42.78	39.83	47.21	42.78	50.16	47.21	89.27	80.52
50		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
51		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
52		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
53		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
54		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
55		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
56		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
57		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
58		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
59		76.71	67.86	92.94	82.61	104.74	92.94	113.59	101.79	175.04	155.78
60		123.91	107.69	153.42	132.77	172.60	150.47	187.35	165.22	274.81	243.30
61		123.91	107.69	153.42	132.77	172.60	150.47	187.35	165.22	274.81	243.30
62		123.91	107.69	153.42	132.77	172.60	150.47	187.35	165.22	274.81	243.30
63		123.91	107.69	153.42	132.77	172.60	150.47	187.35	165.22	274.81	243.30
64		123.91	107.69	153.42	132.77	172.60	150.47	187.35	165.22	274.81	243.30
65		168.68	145.41	209.39	180.30	237.02	206.48	258.83	226.84	364.05	320.92
66		186.29	159.06	230.72	199.19	260.81	226.42	285.17	249.35	396.19	348.57
67		203.32	173.67	254.15	217.44	286.62	249.92	313.46	273.92	432.23	378.63
68		222.54	190.55	278.18	239.23	314.34	272.61	343.55	299.04	473.65	412.58
69		243.83	208.21	305.47	261.63	345.19	299.99	376.70	328.75	518.48	451.84
70		267.05	226.59	334.49	285.93	379.00	327.74	414.06	358.77	566.51	492.90
71		292.08	248.27	366.43	313.33	415.56	358.47	454.06	392.98	620.68	538.76
72		318.80	270.47	401.12	342.33	454.69	393.28	497.81	431.17	679.03	587.57
73		348.37	295.67	439.65	374.08	498.78	429.36	545.06	471.78	742.83	642.15
74		380.59	322.43	481.75	409.68	547.50	470.37	598.08	515.89	813.17	702.14
75		416.53	351.87	527.18	447.61	599.30	514.75	655.25	564.48	891.08	765.68
76		454.69	383.80	576.92	488.91	656.36	563.47	718.71	617.26	974.60	836.82
77		497.30	418.02	631.84	534.54	719.53	616.22	786.79	675.09	1,064.70	912.19
78		532.24	447.28	678.58	573.54	772.99	660.88	847.34	725.79	1,141.23	974.60
79		570.26	478.69	727.89	614.30	831.05	709.35	911.03	778.89	1,221.25	1,041.09
80		621.26	521.58	795.12	669.94	908.71	774.26	997.96	850.75	1,331.27	1,131.86
81		676.89	567.94	869.30	731.37	994.48	846.12	1,091.84	929.57	1,450.92	1,230.88
82		738.32	618.94	950.43	797.44	1,088.36	923.78	1,196.16	1,015.34	1,582.95	1,339.52
83		804.39	672.26	1,037.36	869.30	1,190.36	1,008.39	1,310.90	1,110.38	1,730.10	1,459.17
84		875.09	731.37	1,133.57	946.96	1,301.63	1,099.95	1,437.24	1,213.54	1,891.01	1,591.20
85		952.75	795.12	1,236.72	1,031.57	1,423.33	1,200.79	1,575.17	1,327.13	2,067.05	1,734.23
86		1,037.36	864.66	1,350.31	1,124.29	1,556.63	1,310.90	1,725.85	1,449.99	2,259.59	1,889.64
87		1,130.09	940.00	1,474.33	1,225.13	1,702.67	1,430.29	1,891.60	1,585.60	2,470.01	2,058.80
88		1,229.77	1,022.30	1,609.94	1,335.24	1,861.46	1,560.10	2,073.57	1,732.80	2,701.05	2,244.46
89		1,338.72	1,110.38	1,758.30	1,454.63	2,036.48	1,702.67	2,272.93	1,895.07	2,952.73	2,445.25

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
19		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
20		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
21		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
22		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
23		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
24		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
25		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
26		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
27		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
28		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
29		7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.25	10.50
30		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
31		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
32		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
33		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
34		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
35		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
36		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
37		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
38		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
39		14.75	14.75	16.23	14.75	17.70	16.23	17.70	17.70	31.51	28.01
40		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
41		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
42		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
43		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
44		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
45		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
46		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
47		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
48		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
49		32.45	29.50	36.88	33.93	39.83	36.88	42.78	39.83	77.02	70.01
50		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
51		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
52		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
53		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
54		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
55		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
56		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
57		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
58		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
59		70.81	61.96	85.56	75.23	95.89	84.08	103.26	92.94	159.28	143.53
60		98.84	85.56	120.96	104.74	137.19	119.49	148.99	131.29	217.04	192.54
61		98.84	85.56	120.96	104.74	137.19	119.49	148.99	131.29	217.04	192.54
62		98.84	85.56	120.96	104.74	137.19	119.49	148.99	131.29	217.04	192.54
63		98.84	85.56	120.96	104.74	137.19	119.49	148.99	131.29	217.04	192.54
64		98.84	85.56	120.96	104.74	137.19	119.49	148.99	131.29	217.04	192.54
65		117.79	100.33	145.41	125.06	164.32	143.95	178.86	157.04	253.62	222.57
66		123.24	106.05	153.33	131.83	173.39	150.47	189.16	164.80	263.55	231.25
67		129.90	110.13	160.96	138.37	182.14	158.14	199.09	173.67	274.75	239.57
68		133.52	114.05	166.91	143.26	187.77	164.12	205.85	179.43	283.86	247.55
69		138.35	117.80	172.60	147.94	194.51	168.49	212.32	184.92	292.56	255.18
70		141.62	121.39	178.03	152.41	200.96	173.98	219.84	191.52	302.46	262.45
71		146.04	124.80	184.55	156.67	208.44	180.56	228.35	197.82	311.92	270.95
72		151.57	128.04	189.45	162.01	215.59	185.54	235.18	203.83	320.92	279.06
73		155.54	131.12	195.40	167.12	222.39	191.54	242.96	209.54	330.99	286.76
74		160.58	135.29	202.31	171.96	230.13	197.25	251.62	216.22	342.07	294.06
75		164.12	139.25	208.89	176.56	237.49	203.91	258.62	222.56	352.59	302.44
76		168.68	143.00	215.12	182.12	244.46	209.01	267.68	229.79	362.57	311.81
77		174.18	146.55	221.02	187.39	252.25	216.22	276.28	236.64	373.43	319.26
78		175.84	148.69	224.23	190.00	256.09	218.33	279.69	239.57	378.08	322.07
79		178.50	149.52	227.18	191.25	259.63	221.38	285.13	243.40	380.95	325.94
80		183.13	154.16	234.13	198.20	267.74	228.34	294.40	250.36	393.33	334.19
81		188.93	157.63	242.24	204.00	277.02	235.29	303.68	258.47	404.33	342.45
82		194.72	162.27	250.36	209.79	286.29	243.40	314.11	266.59	416.71	352.07
83		198.20	165.75	256.15	214.43	293.24	248.04	323.38	273.54	426.34	360.32
84		202.84	169.22	261.95	219.06	301.36	253.84	332.65	280.49	437.34	367.20
85		206.31	172.70	267.74	223.70	308.31	260.79	340.77	287.45	448.34	375.45
86		210.95	176.18	274.70	228.34	316.42	266.59	351.20	294.40	459.34	383.70
87		215.59	178.50	280.49	232.97	324.54	272.38	360.47	302.52	470.35	391.96
88		220.22	181.97	287.45	238.77	332.65	278.18	370.90	309.47	482.72	400.21
89		223.70	186.61	294.40	243.40	340.77	285.13	380.17	317.58	493.73	409.83

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
19		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
20		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
21		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
22		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
23		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
24		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
25		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
26		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
27		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
28		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
29		8.85	7.38	8.85	8.85	8.85	8.85	8.85	8.85	14.00	12.25
30		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
31		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
32		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
33		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
34		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
35		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
36		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
37		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
38		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
39		17.70	16.23	19.18	17.70	19.18	19.18	20.65	19.18	35.01	33.26
40		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
41		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
42		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
43		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
44		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
45		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
46		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
47		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
48		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
49		36.88	33.93	42.78	38.35	47.21	42.78	50.16	45.73	87.52	80.52
50		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
51		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
52		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
53		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
54		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
55		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
56		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
57		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
58		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
59		81.13	70.81	98.84	87.04	110.64	97.36	119.49	107.69	183.79	164.53
60		113.59	98.84	140.14	120.96	157.84	138.67	172.60	151.94	252.05	222.30
61		113.59	98.84	140.14	120.96	157.84	138.67	172.60	151.94	252.05	222.30
62		113.59	98.84	140.14	120.96	157.84	138.67	172.60	151.94	252.05	222.30
63		113.59	98.84	140.14	120.96	157.84	138.67	172.60	151.94	252.05	222.30
64		113.59	98.84	140.14	120.96	157.84	138.67	172.60	151.94	252.05	222.30
65		135.23	116.33	168.68	145.41	189.03	165.76	206.48	181.76	291.58	257.07
66		141.87	121.81	176.27	151.90	199.19	173.39	217.82	190.60	304.36	266.95
67		149.67	127.08	186.38	159.55	210.38	182.14	230.14	200.50	316.64	276.43
68		154.38	130.75	191.94	165.52	216.97	189.16	237.84	207.24	326.76	285.51
69		158.90	135.61	198.62	169.86	224.65	194.51	245.20	213.69	338.07	294.19
70		164.54	138.92	205.01	175.34	231.98	200.96	253.56	221.19	348.87	302.46
71		168.61	143.39	212.43	181.89	240.30	208.44	262.88	228.35	359.18	311.92
72		173.77	147.64	219.50	186.84	248.25	214.28	271.77	235.18	370.52	320.92
73		179.97	151.69	226.25	192.83	257.10	221.11	280.24	242.96	382.85	330.99
74		184.61	155.53	233.92	198.52	265.53	227.60	289.56	250.36	394.58	340.57
75		190.24	160.39	239.97	203.91	273.54	234.99	299.65	257.37	405.71	349.64
76		195.57	165.01	248.13	210.23	282.35	242.02	309.24	265.23	419.14	359.68
77		200.61	169.37	255.85	216.22	290.70	248.65	318.32	272.68	430.44	369.15
78		202.99	171.12	258.45	218.33	295.03	252.55	323.36	277.33	435.49	372.47
79		205.15	172.70	261.95	221.38	300.20	256.15	328.02	280.49	440.09	375.45
80		212.11	177.34	271.22	228.34	309.47	263.11	339.61	289.77	453.84	385.08
81		217.90	183.13	279.33	235.29	319.90	272.38	351.20	299.04	466.22	396.08
82		223.70	187.77	288.61	242.24	330.33	280.49	362.79	308.31	479.97	407.08
83		228.34	191.25	295.56	246.88	338.45	287.45	373.22	316.42	492.35	415.34
84		234.13	194.72	302.52	252.68	347.72	293.24	383.65	323.38	504.73	424.96
85		238.77	199.36	309.47	258.47	355.83	300.20	394.08	331.49	517.11	433.21
86		243.40	202.84	316.42	264.27	365.11	307.15	404.51	340.77	529.48	442.84
87		248.04	206.31	324.54	268.90	374.38	314.11	416.10	348.88	543.24	452.47
88		253.84	210.95	331.49	274.70	383.65	322.22	427.70	356.99	556.99	462.09
89		258.47	214.43	339.61	281.65	394.08	329.17	439.29	366.26	570.74	473.10

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
19		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
20		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
21		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
22		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
23		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
24		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
25		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
26		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
27		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
28		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
29		11.06	11.06	12.29	11.06	12.29	12.29	12.29	12.29	18.96	17.50
30		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
31		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
32		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
33		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
34		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
35		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
36		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
37		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
38		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
39		13.52	13.52	14.75	14.75	15.98	14.75	17.21	15.98	29.17	27.71
40		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
41		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
42		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
43		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
44		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
45		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
46		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
47		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
48		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
49		22.13	20.90	25.82	23.36	28.27	25.82	30.73	28.27	53.97	48.13
50		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
51		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
52		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
53		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
54		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
55		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
56		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
57		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
58		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
59		46.71	40.57	56.55	49.17	62.69	55.32	68.84	61.47	105.02	94.81
60		74.99	63.92	92.20	79.91	103.26	90.97	113.10	99.57	164.83	145.86
61		74.99	63.92	92.20	79.91	103.26	90.97	113.10	99.57	164.83	145.86
62		74.99	63.92	92.20	79.91	103.26	90.97	113.10	99.57	164.83	145.86
63		74.99	63.92	92.20	79.91	103.26	90.97	113.10	99.57	164.83	145.86
64		74.99	63.92	92.20	79.91	103.26	90.97	113.10	99.57	164.83	145.86
65		101.79	87.25	126.02	109.06	141.77	124.81	155.10	135.72	219.98	192.66
66		112.25	95.54	138.53	119.42	156.44	136.14	170.77	149.27	238.05	209.71
67		122.37	104.72	152.96	130.61	172.96	150.61	188.26	164.73	259.68	227.57
68		134.45	114.75	166.91	143.72	188.93	164.59	206.31	180.81	284.69	248.93
69		147.25	124.42	183.78	157.53	207.75	180.36	227.17	197.48	311.53	270.90
70		160.72	136.00	201.19	171.96	228.17	196.69	248.40	215.80	341.41	296.07
71		175.91	149.36	220.18	188.08	250.05	215.74	273.28	236.77	372.84	324.26
72		191.63	162.23	241.73	205.79	273.30	236.28	299.43	259.15	408.26	354.00
73		209.97	177.83	264.61	224.97	299.96	258.18	327.81	283.89	447.44	386.42
74		229.71	193.88	289.78	246.57	328.76	283.45	359.32	310.85	490.11	422.60
75		250.75	211.37	317.07	269.40	360.58	309.81	394.78	339.86	536.04	461.04
76		274.00	231.22	347.34	294.38	395.22	339.19	431.88	371.79	586.17	502.78
77		299.31	251.26	380.39	321.33	432.45	370.38	473.49	406.42	641.39	548.75
78		320.61	269.47	408.14	344.22	465.18	397.32	509.44	436.66	686.15	586.96
79		342.90	287.84	437.56	368.98	500.34	426.93	547.67	468.46	734.64	626.91
80		373.81	313.92	479.09	402.78	546.70	465.57	599.83	511.93	801.12	680.77
81		407.61	341.93	523.52	439.49	598.86	509.03	656.81	559.26	873.32	740.37
82		444.32	371.88	571.81	480.06	654.88	555.39	719.60	611.42	952.40	805.71
83		483.92	404.72	623.97	522.55	715.74	606.59	789.15	668.41	1,040.65	877.91
84		526.42	439.49	681.93	569.88	783.35	661.65	864.49	730.23	1,138.07	956.99
85		573.75	478.12	744.72	621.07	856.76	722.50	947.55	797.84	1,243.50	1,042.94
86		623.97	519.66	812.33	676.14	936.93	788.18	1,038.35	872.21	1,359.27	1,136.92
87		680.00	565.05	887.67	736.99	1,023.86	860.62	1,137.84	954.31	1,486.48	1,238.92
88		739.89	614.31	968.80	802.67	1,120.46	938.86	1,247.95	1,043.18	1,625.16	1,350.10
89		805.57	668.41	1,057.66	875.11	1,224.77	1,024.82	1,367.72	1,139.77	1,776.44	1,471.58

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR273
RETURN OF PREMIUM RIDER
Base Policy Form 694
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of VA

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

RATE DESCRIPTION

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

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
19		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
20		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
21		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
22		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
23		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
24		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
25		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
26		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
27		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
28		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
29		18.17	18.17	18.17	18.17	19.83	18.17	19.83	19.83	32.03	32.03
30		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
31		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
32		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
33		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
34		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
35		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
36		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
37		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
38		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
39		23.13	21.48	24.78	23.13	26.44	24.78	28.09	26.44	51.25	46.98
40		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
41		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
42		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
43		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
44		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
45		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
46		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
47		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
48		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
49		36.35	33.04	41.30	38.00	46.26	41.30	49.57	44.61	93.96	85.42
50		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
51		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
52		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
53		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
54		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
55		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
56		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
57		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
58		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
59		74.35	66.09	90.87	79.31	100.78	89.22	110.70	99.13	185.78	164.43
60		120.61	104.09	148.70	128.87	166.87	147.05	181.74	160.26	290.42	256.25
61		120.61	104.09	148.70	128.87	166.87	147.05	181.74	160.26	290.42	256.25
62		120.61	104.09	148.70	128.87	166.87	147.05	181.74	160.26	290.42	256.25
63		120.61	104.09	148.70	128.87	166.87	147.05	181.74	160.26	290.42	256.25
64		120.61	104.09	148.70	128.87	166.87	147.05	181.74	160.26	290.42	256.25
65		164.49	140.06	203.57	175.89	229.64	200.32	250.80	219.86	385.20	338.90
66		179.75	154.08	223.10	192.60	251.98	219.88	276.05	240.75	419.03	367.17
67		197.67	169.21	246.70	211.90	278.33	241.95	303.63	265.67	455.79	398.56
68		216.54	183.82	269.49	232.11	305.32	264.82	333.37	291.31	499.32	436.91
69		236.26	200.98	296.10	253.14	334.45	289.96	365.14	319.11	547.28	477.88
70		258.31	220.55	324.77	277.94	367.07	318.74	401.82	348.95	599.38	521.29
71		282.53	240.89	355.39	303.35	402.97	347.95	440.14	382.15	655.36	568.88
72		310.24	261.94	389.26	332.19	441.94	380.48	482.91	418.53	716.83	622.26
73		338.35	286.52	426.17	362.82	483.76	417.53	529.83	457.84	785.29	679.22
74		369.62	312.97	467.34	396.53	531.06	456.01	580.63	501.32	860.28	741.30
75		403.84	341.18	511.07	434.48	582.09	499.93	636.40	547.28	941.33	809.94
76		440.80	372.35	559.91	475.03	636.57	546.22	696.80	599.61	1,029.76	884.68
77		481.63	406.30	612.14	517.96	698.24	597.34	764.16	655.19	1,125.04	965.07
78		516.80	434.86	658.23	556.46	750.76	641.05	822.13	703.18	1,206.09	1,030.13
79		553.01	464.74	706.20	595.85	806.15	688.02	884.04	755.53	1,290.26	1,100.67
80		602.34	506.28	772.40	650.37	882.74	751.63	968.42	825.63	1,407.71	1,196.30
81		656.87	551.72	843.80	710.09	965.83	820.43	1,059.29	902.22	1,533.55	1,302.01
82		716.58	599.75	921.69	773.70	1,056.70	895.73	1,160.55	985.30	1,672.81	1,416.10
83		780.19	652.97	1,007.37	843.80	1,155.36	977.51	1,272.19	1,077.47	1,828.85	1,541.94
84		848.99	710.09	1,099.54	919.09	1,263.10	1,067.08	1,394.22	1,177.43	1,998.31	1,681.20
85		924.29	771.10	1,200.79	1,000.88	1,381.24	1,164.44	1,527.93	1,287.77	2,184.55	1,832.21
86		1,007.37	838.61	1,311.14	1,090.45	1,511.05	1,270.89	1,674.62	1,407.20	2,389.25	1,996.63
87		1,095.64	911.30	1,430.57	1,189.11	1,651.25	1,387.73	1,835.59	1,538.31	2,610.72	2,176.16
88		1,193.00	991.79	1,561.68	1,295.56	1,807.03	1,513.65	2,012.14	1,682.41	2,854.01	2,372.47
89		1,299.45	1,077.47	1,705.77	1,411.09	1,975.79	1,652.55	2,205.56	1,838.19	3,120.79	2,585.56

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
19		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
20		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
21		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
22		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
23		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
24		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
25		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
26		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
27		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
28		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
29		19.83	18.17	19.83	19.83	19.83	19.83	21.48	19.83	34.17	34.17
30		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
31		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
32		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
33		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
34		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
35		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
36		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
37		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
38		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
39		23.13	23.13	26.44	24.78	28.09	26.44	28.09	26.44	53.39	49.12
40		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
41		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
42		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
43		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
44		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
45		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
46		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
47		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
48		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
49		38.00	34.70	44.61	39.65	47.91	44.61	51.22	47.91	98.23	89.69
50		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
51		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
52		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
53		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
54		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
55		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
56		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
57		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
58		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
59		79.31	69.39	95.83	84.26	105.74	94.18	115.65	104.09	194.32	172.97
60		125.57	109.04	155.31	135.48	175.13	153.65	191.65	168.52	305.37	269.07
61		125.57	109.04	155.31	135.48	175.13	153.65	191.65	168.52	305.37	269.07
62		125.57	109.04	155.31	135.48	175.13	153.65	191.65	168.52	305.37	269.07
63		125.57	109.04	155.31	135.48	175.13	153.65	191.65	168.52	305.37	269.07
64		125.57	109.04	155.31	135.48	175.13	153.65	191.65	168.52	305.37	269.07
65		172.63	148.21	213.35	184.03	241.03	210.08	262.21	231.26	404.14	355.73
66		189.39	162.10	234.33	202.23	264.82	231.12	288.90	253.59	439.77	385.84
67		207.16	177.12	257.76	221.39	292.56	254.61	319.44	278.33	478.27	419.00
68		227.43	193.17	283.52	243.01	320.90	278.85	350.50	305.32	525.50	459.06
69		248.54	211.72	309.90	265.41	351.33	305.30	383.55	334.45	575.04	499.69
70		271.90	231.12	339.88	291.54	385.20	333.84	421.45	365.56	628.67	546.67
71		297.40	252.79	373.23	318.21	422.30	365.79	462.45	400.00	688.04	597.71
72		324.87	275.11	408.28	348.28	463.89	399.50	506.33	439.01	752.77	652.53
73		355.63	300.92	447.76	381.54	508.24	437.69	555.75	479.44	824.37	712.71
74		388.03	328.55	489.99	416.35	556.55	478.66	608.95	525.40	902.37	777.91
75		423.34	357.89	536.14	455.37	609.95	523.61	667.03	575.13	988.12	849.54
76		462.71	390.15	587.29	498.30	668.06	573.60	731.03	628.36	1,081.08	927.15
77		505.86	426.48	643.08	543.52	731.87	626.94	801.84	687.48	1,180.68	1,012.02
78		541.92	456.01	689.96	582.89	787.76	672.78	861.79	738.87	1,265.88	1,081.38
79		580.27	488.11	741.25	625.71	846.40	721.77	928.18	791.87	1,354.02	1,154.36
80		632.20	530.94	810.05	682.83	925.58	787.98	1,015.16	865.87	1,476.50	1,256.70
81		689.32	578.98	885.34	745.14	1,012.56	860.68	1,112.52	946.35	1,609.05	1,365.76
82		751.63	629.60	967.12	812.64	1,108.62	941.16	1,217.67	1,034.63	1,755.02	1,484.89
83		819.13	685.43	1,056.70	885.34	1,212.48	1,026.84	1,334.50	1,130.69	1,917.78	1,619.12
84		891.83	745.14	1,154.06	964.53	1,325.41	1,120.31	1,463.02	1,235.84	2,097.30	1,763.41
85		971.02	810.05	1,259.21	1,050.21	1,450.04	1,222.86	1,603.22	1,351.38	2,291.93	1,922.81
86		1,056.70	880.15	1,374.74	1,144.97	1,585.05	1,334.50	1,757.70	1,477.30	2,506.70	2,095.63
87		1,150.16	956.74	1,501.96	1,247.53	1,733.03	1,456.53	1,926.46	1,614.90	2,739.92	2,283.55
88		1,252.72	1,039.82	1,639.57	1,359.17	1,895.30	1,588.94	2,110.80	1,765.49	2,994.95	2,488.24
89		1,363.06	1,130.69	1,790.15	1,481.19	2,073.15	1,734.33	2,314.61	1,929.06	3,275.15	2,713.07

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

Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
19		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
20		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
21		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
22		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
23		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
24		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
25		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
26		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
27		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
28		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
29		21.48	19.83	21.48	21.48	23.13	21.48	23.13	23.13	38.44	36.30
30		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
31		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
32		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
33		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
34		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
35		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
36		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
37		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
38		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
39		26.44	24.78	28.09	26.44	29.74	28.09	31.39	29.74	59.79	55.52
40		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
41		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
42		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
43		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
44		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
45		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
46		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
47		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
48		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
49		41.30	38.00	47.91	44.61	52.87	47.91	56.17	52.87	108.91	98.23
50		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
51		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
52		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
53		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
54		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
55		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
56		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
57		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
58		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
59		85.91	76.00	104.09	92.52	117.31	104.09	127.22	114.00	213.54	190.05
60		138.78	120.61	171.83	148.70	193.31	168.52	209.83	185.05	335.26	296.83
61		138.78	120.61	171.83	148.70	193.31	168.52	209.83	185.05	335.26	296.83
62		138.78	120.61	171.83	148.70	193.31	168.52	209.83	185.05	335.26	296.83
63		138.78	120.61	171.83	148.70	193.31	168.52	209.83	185.05	335.26	296.83
64		138.78	120.61	171.83	148.70	193.31	168.52	209.83	185.05	335.26	296.83
65		188.92	162.86	234.51	201.94	265.46	231.26	289.89	254.06	444.15	391.52
66		208.65	178.15	258.40	223.10	292.10	253.59	319.39	279.27	483.35	425.26
67		227.72	194.51	284.65	243.53	321.02	279.91	351.07	306.79	527.33	461.93
68		249.25	213.42	311.56	267.94	352.06	305.32	384.77	334.92	577.85	503.35
69		273.08	233.20	342.12	293.03	386.61	335.99	421.90	368.20	632.55	551.25
70		299.10	253.78	374.63	320.24	424.48	367.07	463.75	401.82	691.14	601.34
71		327.13	278.06	410.40	350.92	465.43	401.48	508.54	440.14	757.23	657.28
72		357.06	302.92	449.26	383.41	509.25	440.48	557.55	482.91	828.42	716.83
73		390.17	331.15	492.40	418.97	558.63	480.89	610.47	528.40	906.25	783.43
74		426.27	361.12	539.56	458.84	613.20	526.81	669.85	577.80	992.06	856.62
75		466.51	394.10	590.44	501.32	671.21	576.52	733.88	632.22	1,087.12	934.13
76		509.25	429.86	646.15	547.58	735.13	631.09	804.95	691.33	1,189.01	1,020.92
77		556.98	468.18	707.66	598.68	805.87	690.17	881.21	756.10	1,298.93	1,112.87
78		596.11	500.95	760.01	642.37	865.75	740.18	949.02	812.88	1,392.31	1,189.01
79		638.69	536.14	815.24	688.02	930.78	794.47	1,020.35	872.36	1,489.93	1,270.13
80		695.81	584.17	890.53	750.33	1,017.75	867.17	1,117.71	952.84	1,624.15	1,380.87
81		758.12	636.10	973.62	819.13	1,113.82	947.65	1,222.86	1,041.12	1,770.12	1,501.67
82		826.92	693.21	1,064.49	893.13	1,218.97	1,034.63	1,339.69	1,137.18	1,931.20	1,634.22
83		900.92	752.93	1,161.85	973.62	1,333.20	1,129.39	1,468.21	1,243.63	2,110.73	1,780.19
84		980.11	819.13	1,269.59	1,060.59	1,457.83	1,231.95	1,609.71	1,359.17	2,307.03	1,941.26
85		1,067.08	890.53	1,385.13	1,155.36	1,594.13	1,344.89	1,764.19	1,486.39	2,521.80	2,115.76
86		1,161.85	968.42	1,512.35	1,259.21	1,743.42	1,468.21	1,932.95	1,623.99	2,756.70	2,305.36
87		1,265.70	1,052.80	1,651.25	1,372.15	1,906.99	1,601.92	2,118.59	1,775.87	3,013.41	2,511.73
88		1,377.34	1,144.97	1,803.14	1,495.47	2,084.83	1,747.31	2,322.40	1,940.74	3,295.28	2,738.24
89		1,499.37	1,243.63	1,969.30	1,629.18	2,280.86	1,906.99	2,545.68	2,122.48	3,602.33	2,983.21

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
19		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
20		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
21		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
22		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
23		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
24		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
25		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
26		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
27		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
28		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
29		8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	14.95	12.81
30		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
31		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
32		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
33		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
34		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
35		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
36		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
37		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
38		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
39		16.52	16.52	18.17	16.52	19.83	18.17	19.83	19.83	38.44	34.17
40		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
41		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
42		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
43		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
44		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
45		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
46		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
47		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
48		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
49		36.35	33.04	41.30	38.00	44.61	41.30	47.91	44.61	93.96	85.42
50		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
51		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
52		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
53		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
54		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
55		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
56		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
57		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
58		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
59		79.31	69.39	95.83	84.26	107.39	94.18	115.65	104.09	194.32	175.11
60		110.70	95.83	135.48	117.31	153.65	133.83	166.87	147.05	264.79	234.90
61		110.70	95.83	135.48	117.31	153.65	133.83	166.87	147.05	264.79	234.90
62		110.70	95.83	135.48	117.31	153.65	133.83	166.87	147.05	264.79	234.90
63		110.70	95.83	135.48	117.31	153.65	133.83	166.87	147.05	264.79	234.90
64		110.70	95.83	135.48	117.31	153.65	133.83	166.87	147.05	264.79	234.90
65		131.92	112.37	162.86	140.06	184.03	161.23	200.32	175.89	309.42	271.53
66		138.03	118.77	171.73	147.66	194.20	168.52	211.85	184.57	321.54	282.12
67		145.49	123.34	180.28	154.97	204.00	177.12	222.98	194.51	335.20	292.28
68		149.54	127.74	186.93	160.45	210.30	183.82	230.55	200.96	346.31	302.01
69		154.95	131.94	193.31	165.69	217.85	188.70	237.80	207.11	356.92	311.32
70		158.61	135.95	199.39	170.70	225.07	194.86	246.23	214.50	369.00	320.19
71		163.57	139.78	206.69	175.47	233.45	202.23	255.76	221.56	380.54	330.56
72		169.75	143.41	212.19	181.46	241.46	207.80	263.41	228.29	391.52	340.45
73		174.21	146.86	218.85	187.17	249.08	214.53	272.12	234.68	403.81	349.84
74		179.85	151.53	226.59	192.60	257.74	220.92	281.82	242.16	417.33	358.75
75		183.82	155.97	233.95	197.74	265.98	228.38	289.66	249.27	430.16	368.97
76		188.92	160.16	240.94	203.98	273.79	234.09	299.80	257.37	442.34	380.41
77		195.08	164.14	247.54	209.88	282.53	242.16	309.43	265.04	455.59	389.50
78		196.95	166.54	251.13	212.80	286.82	244.52	313.26	268.31	461.25	392.92
79		199.92	167.46	254.44	214.20	290.79	247.95	319.35	272.61	464.76	397.65
80		205.11	172.65	262.23	221.98	299.87	255.74	329.73	280.40	479.86	407.72
81		211.60	176.55	271.31	228.48	310.26	263.53	340.12	289.49	493.29	417.78
82		218.09	181.74	280.40	234.97	320.64	272.61	351.80	298.58	508.39	429.53
83		221.98	185.64	286.89	240.16	328.43	277.80	362.18	306.36	520.13	439.60
84		227.18	189.53	293.38	245.35	337.52	284.30	372.57	314.15	533.55	447.98
85		231.07	193.42	299.87	250.54	345.31	292.08	381.66	321.94	546.98	458.05
86		236.26	197.32	307.66	255.74	354.40	298.58	393.34	329.73	560.40	468.12
87		241.46	199.92	314.15	260.93	363.48	305.07	403.73	338.82	573.82	478.19
88		246.65	203.81	321.94	267.42	372.57	311.56	415.41	346.61	588.92	488.25
89		250.54	209.00	329.73	272.61	381.66	319.35	425.79	355.69	602.35	500.00

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

MODAL FACTORS

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

CLASS FACTORS
Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of VA
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
19		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
20		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
21		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
22		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
23		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
24		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
25		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
26		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
27		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
28		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
29		9.91	8.26	9.91	9.91	9.91	9.91	9.91	9.91	17.08	14.95
30		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
31		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
32		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
33		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
34		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
35		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
36		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
37		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
38		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
39		19.83	18.17	21.48	19.83	21.48	21.48	23.13	21.48	42.71	40.57
40		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
41		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
42		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
43		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
44		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
45		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
46		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
47		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
48		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
49		41.30	38.00	47.91	42.96	52.87	47.91	56.17	51.22	106.77	98.23
50		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
51		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
52		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
53		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
54		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
55		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
56		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
57		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
58		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
59		90.87	79.31	110.70	97.48	123.91	109.04	133.83	120.61	224.22	200.73
60		127.22	110.70	156.96	135.48	176.78	155.31	193.31	170.18	307.50	271.20
61		127.22	110.70	156.96	135.48	176.78	155.31	193.31	170.18	307.50	271.20
62		127.22	110.70	156.96	135.48	176.78	155.31	193.31	170.18	307.50	271.20
63		127.22	110.70	156.96	135.48	176.78	155.31	193.31	170.18	307.50	271.20
64		127.22	110.70	156.96	135.48	176.78	155.31	193.31	170.18	307.50	271.20
65		151.46	130.29	188.92	162.86	211.72	185.66	231.26	203.57	355.73	313.63
66		158.90	136.42	197.42	170.13	223.10	194.20	243.95	213.47	371.32	325.68
67		167.63	142.32	208.75	178.69	235.62	204.00	257.76	224.56	386.30	337.25
68		172.91	146.44	214.97	185.38	243.01	211.85	266.38	232.11	398.65	348.32
69		177.97	151.88	222.46	190.24	251.61	217.85	274.62	239.33	412.44	358.91
70		184.29	155.59	229.61	196.38	259.82	225.07	283.99	247.73	425.63	369.00
71		188.84	160.60	237.92	203.71	269.14	233.45	294.43	255.76	438.20	380.54
72		194.62	165.36	245.84	209.26	278.04	239.99	304.38	263.41	452.04	391.52
73		201.57	169.89	253.40	215.97	287.95	247.64	313.87	272.12	467.08	403.81
74		206.76	174.19	261.99	222.34	297.40	254.91	324.30	280.40	481.39	415.50
75		213.06	179.64	268.77	228.38	306.36	263.19	335.61	288.26	494.96	426.57
76		219.03	184.81	277.90	235.46	316.23	271.06	346.35	297.06	511.35	438.81
77		224.68	189.70	286.56	242.16	325.58	278.49	356.52	305.40	525.14	450.36
78		227.34	191.65	289.47	244.52	330.44	282.86	362.17	310.61	531.29	454.42
79		229.77	193.42	293.38	247.95	336.22	286.89	367.38	314.15	536.91	458.05
80		237.56	198.62	303.77	255.74	346.61	294.68	380.36	324.54	553.69	469.80
81		244.05	205.11	312.85	263.53	358.29	305.07	393.34	334.92	568.79	483.22
82		250.54	210.30	323.24	271.31	369.97	314.15	406.32	345.31	585.57	496.64
83		255.74	214.20	331.03	276.51	379.06	321.94	418.01	354.40	600.67	506.71
84		262.23	218.09	338.82	283.00	389.45	328.43	429.69	362.18	615.77	518.45
85		267.42	223.28	346.61	289.49	398.53	336.22	441.37	371.27	630.87	528.52
86		272.61	227.18	354.40	295.98	408.92	344.01	453.06	381.66	645.97	540.27
87		277.80	231.07	363.48	301.17	419.30	351.80	466.04	390.74	662.75	552.01
88		284.30	236.26	371.27	307.66	429.69	360.89	479.02	399.83	679.53	563.76
89		289.49	240.16	380.36	315.45	441.37	368.68	492.00	410.22	696.31	577.18

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

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
19		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
20		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
21		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
22		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
23		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
24		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
25		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
26		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
27		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
28		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
29		12.39	12.39	13.77	12.39	13.77	13.77	13.77	13.77	23.13	21.35
30		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
31		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
32		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
33		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
34		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
35		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
36		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
37		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
38		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
39		15.15	15.15	16.52	16.52	17.90	16.52	19.28	17.90	35.59	33.81
40		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
41		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
42		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
43		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
44		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
45		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
46		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
47		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
48		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
49		24.78	23.41	28.91	26.16	31.67	28.91	34.42	31.67	65.84	58.72
50		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
51		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
52		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
53		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
54		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
55		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
56		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
57		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
58		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
59		52.32	45.44	63.33	55.07	70.22	61.96	77.10	68.84	128.13	115.67
60		83.99	71.60	103.26	89.49	115.65	101.89	126.67	111.52	201.09	177.95
61		83.99	71.60	103.26	89.49	115.65	101.89	126.67	111.52	201.09	177.95
62		83.99	71.60	103.26	89.49	115.65	101.89	126.67	111.52	201.09	177.95
63		83.99	71.60	103.26	89.49	115.65	101.89	126.67	111.52	201.09	177.95
64		83.99	71.60	103.26	89.49	115.65	101.89	126.67	111.52	201.09	177.95
65		114.00	97.72	141.14	122.14	158.79	139.79	173.72	152.00	268.38	235.05
66		125.72	107.00	155.15	133.75	175.21	152.47	191.26	167.19	290.42	255.85
67		137.05	117.29	171.32	146.28	193.72	168.68	210.85	184.50	316.81	277.63
68		150.59	128.52	186.93	160.97	211.60	184.34	231.07	202.51	347.33	303.69
69		164.92	139.35	205.84	176.43	232.68	202.00	254.43	221.18	380.07	330.50
70		180.01	152.32	225.33	192.60	255.55	220.29	278.21	241.69	416.52	361.21
71		197.02	167.28	246.60	210.65	280.06	241.63	306.08	265.19	454.86	395.60
72		214.63	181.70	270.73	230.48	306.10	264.64	335.37	290.25	498.08	431.88
73		235.16	199.17	296.36	251.97	335.96	289.16	367.15	317.96	545.87	471.44
74		257.28	217.15	324.55	276.16	368.21	317.47	402.44	348.15	597.94	515.57
75		280.84	236.74	355.11	301.73	403.85	346.99	442.15	380.64	653.96	562.47
76		306.89	258.97	389.02	329.70	442.64	379.90	483.71	416.40	715.13	613.39
77		335.23	281.41	426.04	359.89	484.34	414.83	530.31	455.19	782.50	669.47
78		359.09	301.81	457.12	385.52	521.00	445.00	570.57	489.06	837.10	716.10
79		384.05	322.38	490.06	413.26	560.38	478.16	613.39	524.68	896.26	764.83
80		418.66	351.59	536.58	451.12	612.31	521.43	671.80	573.36	977.37	830.55
81		456.53	382.97	586.34	492.23	670.72	570.12	735.63	626.37	1,065.46	903.25
82		497.64	416.50	640.43	537.66	733.47	622.04	805.96	684.79	1,161.93	982.96
83		541.99	453.28	698.85	585.26	801.63	679.38	883.85	748.62	1,269.59	1,071.05
84		589.59	492.23	763.77	638.27	877.36	741.05	968.23	817.86	1,388.44	1,167.52
85		642.60	535.50	834.08	695.60	959.57	809.20	1,061.26	893.58	1,517.08	1,272.39
86		698.85	582.02	909.81	757.28	1,049.36	882.76	1,162.95	976.88	1,658.31	1,387.04
87		761.60	632.86	994.19	825.43	1,146.72	963.90	1,274.38	1,068.83	1,813.51	1,511.48
88		828.67	688.03	1,085.06	898.99	1,254.91	1,051.52	1,397.71	1,168.36	1,982.69	1,647.12
89		902.24	748.62	1,184.58	980.13	1,371.75	1,147.80	1,531.85	1,276.55	2,167.25	1,795.33

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.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR273
RETURN OF PREMIUM RIDER
Base Policy Form 694
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of VA

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

RATE DESCRIPTION

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

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

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Virginia

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	386.36	539.86	695.09	325.99	457.07	586.43	253.55	355.31	457.07
55 - 64	677.85	948.64	1,219.43	582.98	815.83	1,048.68	469.15	655.42	843.43
65 - 69	999.58	1,398.75	1,797.92	851.56	1,190.85	1,531.81	696.88	974.64	1,254.05
70 - 74	1,401.40	1,961.96	2,520.98	1,134.98	1,587.74	2,042.04	944.02	1,321.32	1,698.62
75 - 79	1,901.35	2,660.75	3,421.57	1,558.48	2,181.87	2,805.26	1,294.96	1,812.09	2,329.22
80 - 84	1,841.72	2,578.95	3,314.82	1,557.12	2,179.16	2,801.20	1,291.51	1,809.19	2,325.52

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	93.14	131.08	167.31	77.62	110.39	141.43	60.37	84.52	108.66
55 - 64	163.86	231.12	296.67	141.43	196.63	253.55	112.11	156.96	201.80
65 - 69	242.83	340.96	437.42	206.24	287.73	370.89	167.98	234.51	301.04
70 - 74	343.42	480.48	617.54	277.20	386.54	497.42	229.46	320.32	411.18
75 - 79	468.96	655.98	843.00	382.54	535.55	689.98	317.36	443.46	570.97
80 - 84	453.99	635.59	817.19	382.17	535.30	688.44	315.76	443.15	569.18

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	32.77	44.84	58.64	31.05	43.12	56.92	27.60	37.95	48.29
55 - 64	55.19	77.62	100.04	51.74	72.44	93.14	43.12	62.09	79.34
65 - 69	78.17	109.77	139.71	71.52	101.46	129.73	56.55	79.83	103.12
70 - 74	92.40	129.36	166.32	77.00	107.80	140.14	66.22	92.40	120.12
75 - 79	103.43	144.51	185.60	96.34	134.60	172.85	79.34	110.51	143.10

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	48.29	67.27	86.24	36.22	50.02	63.82	13.80	18.97	24.15
55 - 64	53.47	74.17	96.59	39.67	55.19	72.44	15.52	20.70	27.60
65 - 69	64.86	89.81	114.76	44.91	61.54	79.83	16.63	23.28	29.94
70 - 74	67.76	95.48	123.20	50.82	70.84	90.86	18.48	26.18	33.88
75 - 79	69.42	97.76	124.68	51.00	72.26	93.51	18.42	26.92	34.00
80 - 84	71.83	100.28	128.74	50.14	70.47	90.80	18.97	25.75	33.88

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	56.92	79.34	103.49	50.02	70.72	89.69	36.22	51.74	65.54
55 - 64	63.82	89.69	115.56	56.92	79.34	101.76	41.40	56.92	74.17
65 - 69	76.51	108.11	138.05	66.53	93.14	118.09	48.23	68.19	86.49
70 - 74	81.62	115.50	147.84	69.30	95.48	123.20	50.82	70.84	90.86
75 - 79	83.59	116.18	150.18	73.67	103.43	133.18	53.84	76.51	97.76
80 & OV	135.52	188.37	242.58	112.48	157.20	201.92	85.38	119.26	153.14

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	90.18	125.88	161.58	77.03	107.09	137.15	62.00	88.30	112.73
55 - 64	122.12	172.85	221.70	107.09	148.43	191.64	90.18	125.88	161.58
65 - 69	164.86	231.90	297.12	144.94	202.91	260.88	123.20	173.92	222.84
70 - 74	192.91	270.08	345.57	169.43	238.21	306.98	147.62	206.33	265.05
75 - 79	202.17	283.97	365.76	182.11	254.64	327.18	158.96	222.24	287.05

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	56.92	79.34	101.76	48.29	68.99	87.96	39.67	56.92	72.44
55 - 64	87.96	122.46	158.68	75.89	106.94	137.98	65.54	91.41	117.29
65 - 69	128.07	179.63	231.18	113.10	158.00	202.91	96.47	136.38	174.64
70 - 74	157.08	220.22	281.82	138.60	194.04	249.48	120.12	169.40	217.14
75 - 79	172.85	242.27	310.28	154.43	216.77	279.11	136.01	189.85	243.69

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	22.42	32.77	41.40	20.70	27.60	36.22	17.25	24.15	31.05
55 - 64	37.95	53.47	67.27	34.50	48.29	60.37	29.32	39.67	51.74
65 - 69	58.21	81.50	106.44	53.22	74.84	96.47	46.57	64.86	83.16
70 - 74	77.00	107.80	138.60	70.84	98.56	126.28	61.60	86.24	110.88
75 - 79	92.09	130.35	167.18	86.42	120.43	154.43	75.09	104.84	134.60

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Virginia

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	432.72	604.65	778.51	365.11	511.92	656.80	283.97	397.95	511.92
55 - 64	759.19	1,062.48	1,365.77	652.94	913.73	1,174.52	525.44	734.07	944.64
65 - 69	1,119.53	1,566.60	2,013.67	953.75	1,333.75	1,715.62	780.51	1,091.59	1,404.54
70 - 74	1,569.57	2,197.40	2,823.50	1,271.18	1,778.27	2,287.08	1,057.30	1,479.88	1,902.45
75 - 79	2,129.51	2,980.04	3,832.16	1,745.50	2,443.70	3,141.90	1,450.35	2,029.54	2,608.73
80 - 84	2,062.72	2,888.42	3,712.60	1,743.98	2,440.66	3,137.34	1,446.49	2,026.30	2,604.59

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	104.32	146.81	187.38	86.93	123.63	158.41	67.61	94.66	121.70
55 - 64	183.52	258.86	332.27	158.41	220.22	283.97	125.57	175.79	226.02
65 - 69	271.97	381.87	489.91	230.99	322.26	415.40	188.14	262.65	337.16
70 - 74	384.63	538.14	691.64	310.46	432.92	557.11	257.00	358.76	460.52
75 - 79	525.24	734.70	944.16	428.44	599.82	772.78	355.45	496.67	639.49
80 - 84	508.47	711.86	915.25	428.03	599.54	771.05	353.65	496.33	637.49

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	36.70	50.23	65.68	34.77	48.29	63.75	30.91	42.50	54.09
55 - 64	61.82	86.93	112.04	57.95	81.13	104.32	48.29	69.54	88.86
65 - 69	87.55	122.94	156.47	80.10	113.63	145.30	63.33	89.41	115.49
70 - 74	103.49	144.88	186.28	86.24	120.74	156.96	74.17	103.49	134.53
75 - 79	115.84	161.86	207.87	107.90	150.75	193.59	88.86	123.77	160.27

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	54.09	75.34	96.59	40.57	56.02	71.48	15.45	21.25	27.04
55 - 64	59.89	83.07	108.18	44.43	61.82	81.13	17.39	23.18	30.91
65 - 69	72.65	100.59	128.53	50.30	68.92	89.41	18.63	26.08	33.53
70 - 74	75.89	106.94	137.98	56.92	79.34	101.76	20.70	29.32	37.95
75 - 79	77.75	109.49	139.64	57.13	80.93	104.73	20.63	30.15	38.08
80 - 84	80.44	112.32	144.19	56.16	78.93	101.69	21.25	28.84	37.95

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	63.75	88.86	115.91	56.02	79.20	100.45	40.57	57.95	73.41
55 - 64	71.48	100.45	129.43	63.75	88.86	113.97	46.36	63.75	83.07
65 - 69	85.69	121.08	154.61	74.51	104.32	132.26	54.02	76.37	96.86
70 - 74	91.41	129.36	165.58	77.62	106.94	137.98	56.92	79.34	101.76
75 - 79	93.62	130.12	168.20	82.51	115.84	149.16	60.30	85.69	109.49
80 & OV	151.78	210.98	271.69	125.98	176.07	226.16	95.62	133.57	171.51

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	110.02	153.57	197.12	93.98	130.65	167.33	75.64	107.73	137.53
55 - 64	148.99	210.88	270.47	130.65	181.08	233.80	110.02	153.57	197.12
65 - 69	201.13	282.92	362.48	176.82	247.55	318.28	150.30	212.19	271.86
70 - 74	235.35	329.49	421.59	206.70	290.61	374.52	180.10	251.73	323.35
75 - 79	246.65	346.44	446.23	222.17	310.67	399.16	193.93	271.13	350.21

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	63.75	88.86	113.97	54.09	77.27	98.52	44.43	63.75	81.13
55 - 64	98.52	137.16	177.72	85.00	119.77	154.54	73.41	102.38	131.36
65 - 69	143.43	201.18	258.93	126.67	176.96	227.26	108.04	152.75	195.59
70 - 74	175.93	246.65	315.64	155.23	217.32	279.42	134.53	189.73	243.20
75 - 79	193.59	271.35	347.51	172.96	242.78	312.60	152.33	212.63	272.93

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	25.11	36.70	46.36	23.18	30.91	40.57	19.32	27.04	34.77
55 - 64	42.50	59.89	75.34	38.64	54.09	67.61	32.84	44.43	57.95
65 - 69	65.20	91.28	119.22	59.61	83.83	108.04	52.16	72.65	93.14
70 - 74	86.24	120.74	155.23	79.34	110.39	141.43	68.99	96.59	124.19
75 - 79	103.14	145.99	187.24	96.80	134.88	172.96	84.10	117.42	150.75

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Virginia

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	484.64	677.20	871.93	408.92	573.35	735.62	318.05	445.70	573.35
55 - 64	850.29	1,189.97	1,529.66	731.29	1,023.38	1,315.46	588.50	822.16	1,058.00
65 - 69	1,253.88	1,754.59	2,255.31	1,068.19	1,493.80	1,921.50	874.17	1,222.58	1,573.08
70 - 74	1,757.92	2,461.08	3,162.32	1,423.72	1,991.66	2,561.53	1,184.18	1,657.46	2,130.75
75 - 79	2,385.05	3,337.65	4,292.02	1,954.96	2,736.94	3,518.92	1,624.39	2,273.08	2,921.77
80 - 84	2,310.25	3,235.03	4,158.11	1,953.26	2,733.54	3,513.82	1,620.06	2,269.45	2,917.14

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	116.83	164.43	209.87	97.36	138.47	177.41	75.73	106.02	136.31
55 - 64	205.54	289.92	372.14	177.41	246.65	318.05	140.63	196.89	253.14
65 - 69	304.60	427.70	548.70	258.70	360.93	465.25	210.72	294.17	377.62
70 - 74	430.79	602.71	774.64	347.72	484.88	623.96	287.83	401.81	515.78
75 - 79	588.26	822.86	1,057.45	479.85	671.79	865.51	398.10	556.27	716.23
80 - 84	569.49	797.28	1,025.08	479.39	671.49	863.58	396.09	555.89	713.98

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	41.11	56.25	73.56	38.94	54.09	71.40	34.62	47.60	60.58
55 - 64	69.23	97.36	125.49	64.91	90.87	116.83	54.09	77.89	99.53
65 - 69	98.06	137.70	175.25	89.71	127.27	162.73	70.93	100.14	129.35
70 - 74	115.91	162.27	208.63	96.59	135.22	175.79	83.07	115.91	150.68
75 - 79	129.74	181.28	232.82	120.85	168.84	216.82	99.53	138.62	179.50

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	60.58	84.38	108.18	45.44	62.74	80.05	17.31	23.80	30.29
55 - 64	67.07	93.03	121.16	49.76	69.23	90.87	19.47	25.96	34.62
65 - 69	81.37	112.66	143.96	56.33	77.19	100.14	20.86	29.21	37.55
70 - 74	85.00	119.77	154.54	63.75	88.86	113.97	23.18	32.84	42.50
75 - 79	87.08	122.63	156.40	63.98	90.64	117.30	23.10	33.77	42.65
80 - 84	90.10	125.80	161.50	62.90	88.40	113.90	23.80	32.30	42.50

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	71.40	99.53	129.82	62.74	88.71	112.51	45.44	64.91	82.22
55 - 64	80.05	112.51	144.96	71.40	99.53	127.65	51.93	71.40	93.03
65 - 69	95.97	135.61	173.16	83.45	116.83	148.13	60.50	85.54	108.49
70 - 74	102.38	144.88	185.45	86.93	119.77	154.54	63.75	88.86	113.97
75 - 79	104.86	145.73	188.39	92.42	129.74	167.06	67.53	95.97	122.63
80 & OV	170.00	236.29	304.29	141.10	197.20	253.29	107.10	149.60	192.10

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	134.23	187.36	240.49	114.65	159.40	204.14	92.28	131.43	167.78
55 - 64	181.77	257.27	329.98	159.40	220.92	285.23	134.23	187.36	240.49
65 - 69	245.38	345.16	442.23	215.72	302.01	388.30	183.36	258.87	331.67
70 - 74	287.13	401.98	514.34	252.18	354.54	456.91	219.72	307.11	394.49
75 - 79	300.91	422.66	544.40	271.05	379.01	486.97	236.60	330.77	427.25

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	71.40	99.53	127.65	60.58	86.54	110.34	49.76	71.40	90.87
55 - 64	110.34	153.61	199.05	95.20	134.14	173.09	82.22	114.67	147.12
65 - 69	160.65	225.32	290.00	141.87	198.20	254.53	121.01	171.08	219.06
70 - 74	197.04	276.24	353.52	173.86	243.40	312.95	150.68	212.50	272.38
75 - 79	216.82	303.91	389.21	193.72	271.92	350.12	170.61	238.15	305.68

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	28.13	41.11	51.93	25.96	34.62	45.44	21.64	30.29	38.94
55 - 64	47.60	67.07	84.38	43.27	60.58	75.73	36.78	49.76	64.91
65 - 69	73.02	102.23	133.52	66.76	93.88	121.01	58.42	81.37	104.32
70 - 74	96.59	135.22	173.86	88.86	123.63	158.41	77.27	108.18	139.09
75 - 79	115.52	163.51	209.71	108.41	151.06	193.72	94.19	131.52	168.84

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

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

Supporting Document Schedules

Bypassed - Item:	Certification of Compliance
Bypass Reason:	Not applicable this is not a form filing; it is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Rate Increase 2013 memo - Virginia - Revised 1-30-2014.pdf
Item Status:	Received & Acknowledged
Status Date:	09/30/2014

Satisfied - Item:	VA 2013 Exhibits
Comments:	
Attachment(s):	VA 2013 Exhibits.pdf
Item Status:	Received & Acknowledged
Status Date:	12/31/2013

Satisfied - Item:	Third Party Authorization Letter
Comments:	
Attachment(s):	AIC- ARI Authorization Letter_REVISED (05 07 13).pdf
Item Status:	Received & Acknowledged
Status Date:	12/31/2013

Satisfied - Item:	VA Objection Response 08-13-2013
Comments:	
Attachment(s):	VA Response 8-13-2013.pdf Lapse Study 2010-2012 - Incl Partial Lapses Due to NF and Downgrades.xlsx Nationwide Experience Thru 12-31-12.xls Nationwide Experience by Issue Year Thru 12-31-12.xls Virginia Experience Thru 12-31-12.xls Virginia Experience by Issue Year Thru 12-31-12.xls Projection - NW - 2013 Rate Increase Filing - Excel.xls Projection Comparisons 2010-2013 - Filing - Excel.xls 2013 Rate Increase Status for State Filings.pdf
Item Status:	Received & Acknowledged

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

Status Date:	12/31/2013

Satisfied - Item:	VA Objection Response 08-23-2013
Comments:	
Attachment(s):	VA Response 8-23-2013.pdf NW Projections - Interest Rates.pdf Sample Rate Increase Notification Letter - 07242013.pdf
Item Status:	Received & Acknowledged
Status Date:	09/30/2014

Satisfied - Item:	VA Objection Response 09-23-2013
Comments:	
Attachment(s):	VA Response 9-23-2013.pdf AE Study for All Years.pdf Actuarial Justification for Larger Rate Increase on Lifetime Benefit Period Plans.pdf
Item Status:	Received & Acknowledged
Status Date:	12/31/2013

Satisfied - Item:	VA Objection Response 11-21-2013
Comments:	
Attachment(s):	VA Response 11-21-2013.pdf Experience for Lifetime vs Non-Lifetime Benefit Periods Thru 9-30-13.xlsx Projection - NW - 2013 Rate Increase Filing - Sensitivity Testing for VA Obj Response - Excel.xlsx Actuarial Justification for Larger Rate Increase on Lifetime Benefit Period Plans.pdf
Item Status:	Received & Acknowledged
Status Date:	12/31/2013

Satisfied - Item:	VA Objection Response 01-15-2014
Comments:	
Attachment(s):	VA Response 1-15-2014.pdf Rate Increase 2013 memo - Virginia - Revised.pdf Rate Summary - AIC.pdf Key Drivers of Need for Rate Increase.pdf Sample Rate Increase Notification Letter - Draft 11-8-2013 - Sample Letter for Multiple Preapproved Rate Increases.pdf Benefit Adjustment Rider - Form VA 012011 - Ability.pdf
Item Status:	Received & Acknowledged
Status Date:	01/22/2014

Satisfied - Item:	VA Objection Response 01-24-2014
Comments:	

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

Attachment(s):	VA Response 1-24-2014.pdf Rate Increase 2013 memo - Virginia - Revised 1-23-2014.pdf Sample Rate Increase Notification Letter - Draft 1-24-2014 - Sample Letter for Multiple Preapproved Rate Increases - John Doe.pdf
Item Status:	Received & Acknowledged
Status Date:	01/29/2014

Satisfied - Item:	VA Objection Response 01-29-2014
Comments:	
Attachment(s):	VA Response 1-29-2014.pdf Rate Summary - AIC.pdf 2013 Rate Increase Status for State Filings 01-29-2014.pdf
Item Status:	Received & Acknowledged
Status Date:	09/30/2014

Satisfied - Item:	Response to 02-03-2014 Phone Call from Janet Hauser
Comments:	
Attachment(s):	VA Response 2-4-2014.pdf Sample Rate Increase Notification Letter - Draft 2-4-2014 - Sample Letter for Multiple Preapproved Rate Increases - John Doe.pdf
Item Status:	Received & Acknowledged
Status Date:	09/30/2014

Satisfied - Item:	VA Objection Response 2-06-2014
Comments:	
Attachment(s):	VA Response 2-6-2014.pdf Sample Rate Increase Notification Letter - Draft 2-6-2014 - Sample Letter for Multiple Preapproved Rate Increases - John Doe.pdf
Item Status:	Received & Acknowledged
Status Date:	09/30/2014

Satisfied - Item:	Response to 02-18-2014 Phone Call from Janet Hauser
Comments:	
Attachment(s):	Rate Summary - AIC.pdf
Item Status:	Received & Acknowledged
Status Date:	09/30/2014

Satisfied - Item:	VA Objection Response 04-21-2014
Comments:	

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

Attachment(s):	VA Response 4-21-2014.pdf Sample Rate Increase Notification Letter - Draft 4-21-2014 - Sample Letter for Multiple Preapproved Rate Increases - John Doe.pdf
Item Status:	Received & Acknowledged
Status Date:	09/30/2014

Satisfied - Item:	Response to 09-12-2014 Phone Call from Janet Hauser
Comments:	
Attachment(s):	VA Response 9-15-2014.pdf Sample Rate Increase Letter for Multiple Pre-Approved Increases - Sample Letter for Virginia.pdf
Item Status:	Received & Acknowledged
Status Date:	09/30/2014

Attachment Lapse Study 2010-2012 - Incl Partial Lapses Due to NF and Downgrades.xlsx is not a PDF document and cannot be reproduced here.

Attachment Nationwide Experience Thru 12-31-12.xls is not a PDF document and cannot be reproduced here.

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

Attachment Virginia Experience Thru 12-31-12.xls is not a PDF document and cannot be reproduced here.

Attachment Virginia Experience by Issue Year Thru 12-31-12.xls is not a PDF document and cannot be reproduced here.

Attachment Projection - NW - 2013 Rate Increase Filing - Excel.xls is not a PDF document and cannot be reproduced here.

Attachment Projection Comparisons 2010-2013 - Filing - Excel.xls is not a PDF document and cannot be reproduced here.

Attachment Experience for Lifetime vs Non-Lifetime Benefit Periods Thru 9-30-13.xlsx is not a PDF document and cannot be reproduced here.

Attachment Projection - NW - 2013 Rate Increase Filing - Sensitivity Testing for VA Obj Response - Excel.xlsx is not a PDF document and cannot be reproduced here.

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

1. Purpose of Filing

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

2. Scope of Filing

This filing applies to the Virginia Long Term Care Policy Forms and Riders as shown in the 'Benefits' section. The forms were marketed by independent agents but are not available for sale anymore. This rate revision applies only to inforce business. We are requesting three 12% increases on policies with a non-lifetime benefit period and three 22% increases on policies with a lifetime benefit period. These increases would be implemented at one year intervals. The distribution of inforce business (excluding policies in paid up status) as of 12/31/2012 is as follows:

	Benefit Period	Inforce Policies	Inforce Annual Premium	Avg. Annual Premium (Current Rates)	Avg. Annual Premium (Proposed Rates)
Virginia	Non-Lifetime	71	$ 138,513	$1,951	$2,731
Virginia	Lifetime	156	$ 379,369	$2,432	$4,378
Nationwide	Non-Lifetime	15,248	$29,576,600	$1,940	$2,716
Nationwide	Lifetime	22,239	$50,218,237	$2,258	$4,064

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.

Note that prior to 2010, separate Actuarial Memoranda by company was filed in your state. We believe it is appropriate to combine both companies into one Actuarial Memorandum in this filing. The reason for this is that the vast majority of policies have novated from Medico Insurance Company to Ability Insurance Company. This means that the experience exhibits by company would look unusual due to some policyholders being included with Medico Insurance Company data for most years and then being included with Ability Insurance Company data beginning in 2009. Currently, over 95% of policyholders that were once covered by Medico Insurance Company have since novated over to Ability Insurance Company. Because of these reasons, and the fact that the policy forms included in this filing are essentially identical for both companies, we believe it is appropriate to combine the experience of both companies for this filing.

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. Four 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 LT692 and Rider Forms UR592, UR295, and UR295C: 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. The UR592 provides benefits for Home Health Care. UR295 increases the Nursing Home daily benefit by 5% of the original daily benefit. UR295C increases the Nursing Home daily benefit by 5% of the previous year's daily benefit.

Policy Form LT694 and Rider Forms UR268, UR273 and UR-AB-287: 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. UR268 increases the policy daily benefit by 5% of the previous year's daily benefit. UR273 is a return of premium rider. UR-AB-287 removes the non-duplication of Medicare benefits.

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

We are requesting three 12% increases on policies with a non-lifetime benefit period and three 22% increases on policies with a lifetime benefit period. These increases would be implemented at one year intervals. 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 has changed from what was anticipated when the most recent nationwide rate adjustment was requested in 2010. There are several reasons for this change in projected future morbidity:

- The actual 2010-2012 morbidity experience is considerably poorer than projected experience from the 2010 rate increase filing that was submitted in your state.
- New claim cost guidelines were implemented to better reflect future expected experience. These new claim costs are generally higher than the original pricing claim costs.
- Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.
- Morbidity improvement of 0.5% per year was also assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.

The larger requested increase on our lifetime benefit period policies is due to inequities between our current premium rates by benefit period and the claims experience on the lifetime benefit plan. Furthermore, the new claim cost guidelines are consistent with the past experience of lifetime benefit period policies vs. non-lifetime benefit period policies.

Please note that we are not attempting to recoup past losses for the poor 2010-2012 experience. This rate increase is solely intended to get experience back in line with what was projected in our 2010 rate increase filing for years 2013 and forward. An exhibit comparing the projection from our 2010 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. It is likely, in many cases, that policyholders who choose to downgrade from a lifetime benefit period could end up paying approximately what they pay today after the increase. Premium rates for lifetime benefit period plans are roughly 15-20% higher than rates for five year benefit period plans and 25-30% higher than rates for four year benefit period plans. Four and five year benefit periods are still rich plans that provide substantial long term care benefits.

As we did when rates were increased in 2010, 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 inforce, 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	3358	692	694
05/07/02	20% / n/a	20% / n/a	20% / 0%
09/02/04	20% / n/a	20% / n/a	20% / 20%
07/10/06	10% / n/a	20% / n/a	20% / 0%
4/21/11**	31.8%	31.8%	31.8%

* Rate increases for policies originally issued by Medico Insurance Company are shown on the left side and rate increases for policies originally issued by Ability Insurance Company are shown on the right. The "n/a" is shown for forms in which there are no inforce policies for that form and company in your state.

** The 2010 rate increase ranged from 10.0%-40.0% depending on the issue age. The overall average rate increase was 31.8%.

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

a. Assumptions that are unchanged from the 2010 rate filing:

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

   Terminations – The 1994 GAM mortality table along with an annual voluntary termination rate of 1.5% have been assumed for projecting the inforce into the future.

   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 2010 rate filing:

   Claim Cost Guidelines – Morbidity costs were projected based on claim costs from the 2009 Milliman Long Term Care guidelines with adjustments for actual experience.

   A/E Adjustments – Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.

Morbidity Improvement – Morbidity improvement of 0.5% per year 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 40% on policies with a non-lifetime benefit period and 80% on policies with a lifetime benefit period has been assumed with a beginning effective date of October 1, 2013 and graded in over five quarters. For all years thereafter, no annual rate increases have been assumed.

8. Past Experience

The attached exhibit shows the past experience for the business. The experience is through December 31, 2012 and is based on nationwide experience. The return of premium riders were excluded from the experience. The accumulated value of past earned premium is $2,573,665,648 and the accumulated value of past incurred claims is $1,607,061,105. This results in a loss ratio of 62.4%.

9. Projected Future Experience

The future experience has been generated for 50 years using the business in force as of December 31, 2012. 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 $790,385,437 and the present value of future incurred claims is $1,156,961,406. This results in a loss ratio of 146.4%.

This filing is intended to return the future experience of this block to the level projected in 2010. As shown in the attached exhibit, this rate increase, if approved as assumed would result in the following as compared to the 2010 filing:

Projection Years 2013+	2010 Filing	Current Projection Without Increase	Current Projection With Increase
PV Future EP (in millions)	$558.9	$516.2	$790.4
PV Future Claims (in millions)	$922.8	$1,139.2	$1,157.0
PV Future (EP – Claims) (in millions)	-$363.9	-$623.1	-$366.6

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	2,573,665,648	1,607,061,105	62.4%
Projected Future	790,385,437	1,156,961,406	146.4%
Anticipated Lifetime	3,364,051,085	2,764,022,511	82.2%

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 hereby certify that, to the best of my knowledge and judgment, the rate filing is in compliance with the applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided in accordance with 14VAC5-130-70 B 14.

Todd Moltumyr, ASA, MAAA
Vice President

Nationwide Experience

For Reporting Year: 2012
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance
Base Policy Type(s): All Forms Included in this Filing
ROP: Excluded
Provisions: All Provisions

EXPER YEAR		Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserves Pending	Claim Reserves IBNR	Claim Reserves Change in ActLfRes	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%	28,708,047	54.0%	54,491,751	1,295,159	23,811,949	(746,960)	28,585,819	122,228	0	19,725,089	29,895,773	56.2%	77.2%	96.0%
2000	Total	63,774,884	36,306,926	56.9%	37,896,375	59.4%	66,133,509	2,358,625	26,561,591	9,745,335	37,740,498	155,877	0	22,025,784	34,455,186	54.0%	105.4%	110.0%
2001	Total	80,618,591	40,601,297	50.4%	49,050,286	60.8%	85,601,173	4,982,582	32,004,328	8,596,969	48,598,463	451,823	0	29,499,559	37,108,932	46.0%	109.4%	132.2%
2002	Total	102,778,450	48,495,901	47.2%	56,609,893	55.1%	104,232,165	1,453,715	37,785,890	10,710,011	55,483,818	1,126,075	0	39,108,467	44,310,979	43.1%	109.4%	127.8%
2003	Total	107,014,148	79,226,250	74.0%	63,804,606	59.6%	107,213,429	199,281	44,000,651	35,225,599	62,463,894	1,340,712	0	18,834,182	46,554,680	43.5%	170.2%	137.1%
2004	Total	107,600,867	60,064,565	55.8%	64,949,682	60.4%	106,146,779	(1,454,088)	49,642,670	10,421,895	61,454,970	3,494,712	0	41,145,507	45,974,022	42.7%	130.6%	141.3%
2005	Total	101,463,703	61,698,683	60.8%	74,680,145	73.6%	99,510,519	(1,953,184)	53,443,794	8,254,889	69,612,915	5,067,230	0	37,766,837	43,482,744	42.9%	141.9%	171.7%
2006	Total	97,582,643	75,447,444	77.3%	74,916,063	76.8%	96,967,320	(615,323)	56,493,456	18,953,988	68,836,256	6,079,807	0	35,285,748	47,533,383	48.7%	158.7%	157.6%
2007	Total	99,050,846	79,340,487	80.1%	73,858,136	74.6%	98,753,429	(297,417)	64,193,984	15,146,503	65,743,152	8,114,984	0	33,580,080	48,453,839	48.9%	163.7%	152.4%
2008	Total	94,902,170	80,225,749	84.5%	83,464,620	87.9%	92,628,174	(2,273,996)	69,988,652	10,237,097	68,853,783	14,610,837	0	33,169,851	50,707,746	53.4%	158.2%	164.6%
2009	Total	91,776,092	86,591,583	94.4%	89,479,353	97.5%	90,308,793	(1,467,299)	69,511,125	17,080,458	67,316,710	22,162,643	0	29,693,582	50,294,716	54.8%	172.2%	177.9%
2010	Total	82,645,374	102,041,974	123.5%	101,059,619	122.3%	81,838,948	806,426	80,429,223	21,612,751	61,537,731	39,521,888	0	24,784,655	54,371,303	65.8%	187.7%	185.9%
2011	Total	82,222,704	108,100,773	131.5%	95,518,652	116.2%	82,191,236	31,468	87,515,181	21,746,640	37,453,237	56,904,367	1,161,048	21,537,922	55,088,270	67.0%	196.2%	173.4%
2012	Total	78,818,482	113,008,124	143.4%	94,677,176	120.1%	77,595,025	1,223,457	96,842,478	35,059,689	10,794,740	64,988,394	18,894,043	21,051,854	56,275,858	71.4%	200.8%	168.2%
Grand	Total	1,614,849,880	1,188,794,814	73.6%	1,191,199,510	73.8%	1,631,895,867	21,168,689	946,982,680	261,867,224	947,002,842	224,141,577	20,055,090	480,957,704	834,203,257	51.7%	142.5%	142.8%
PV Grand Total		2,573,665,648	1,607,061,105	62.4%	1,607,061,105	62.4%	2,625,160,403	55,863,818	1,362,864,437	384,391,435					1,294,694,960	50.3%	124.1%	124.1%

Nationwide Experience

For Reporting Year: 2012
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance
Base Policy Type(s): All Forms Included in this Filing
ROP: Excluded
Provisions: All Provisions

												Claim Reserves						
EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	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%
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%
	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%
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%
	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%
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%
	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%
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%
	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%
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%
	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%
	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%
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%
	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%

Nationwide Experience

For Reporting Year: 2012
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EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserves Pending	Claim Reserves IBNR	Claim Reserves Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	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%
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%
	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%
	1995	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%
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%
	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%
	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%
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%
	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%

Nationwide Experience

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												Claim Reserves						
EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	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%
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%
	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%	9.4%
	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%
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%
	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%
	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%	2,602,882	102.5%	2,453,693	(84,691)	2,328,896	234,088	2,480,654	122,228	0	612,059	2,316,500	91.3%	110.6%	112.4%
	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%	28,708,047	54.0%	54,491,751	1,295,159	23,811,949	(746,960)	28,585,819	122,228	0	19,725,089	29,895,773	56.2%	77.2%	96.0%
	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%

Nationwide Experience

For Reporting Year: 2012
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance
Base Policy Type(s): All Forms Included in this Filing
ROP: Excluded
Provisions: All Provisions

												Claim Reserves						
EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1993	1,141,031	1,166,472	102.2%	1,438,829	126.1%	1,094,569	(46,462)	858,903	307,569	1,358,519	80,310	0	572,124	723,082	63.4%	161.3%	199.0%
	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%	3,340,082	29.1%	11,618,712	145,419	402,590	1,658,388	3,264,515	75,567	0	4,706,625	2,564,719	22.4%	80.4%	130.2%
	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%	37,896,375	59.4%	66,133,509	2,358,625	26,561,591	9,745,335	37,740,498	155,877	0	22,025,784	34,455,186	54.0%	105.4%	110.0%
	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%
	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%	2,354,436	122.4%	1,931,346	7,296	1,287,183	290,688	2,264,906	89,530	0	792,124	648,033	33.7%	243.5%	363.3%
	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%	4,219,345	58.7%	7,115,484	(69,619)	2,099,387	966,834	4,103,641	115,704	0	4,775,098	2,925,921	40.7%	104.8%	144.2%
	1998	10,244,861	3,275,452	32.0%	5,482,651	53.5%	10,116,554	(128,307)	1,815,881	1,459,571	5,424,461	58,190	0	6,567,669	3,707,848	36.2%	88.3%	147.9%
	1999	11,116,976	4,113,655	37.0%	3,556,074	32.0%	11,018,526	(98,450)	1,358,029	2,755,626	3,471,311	84,763	0	7,236,126	2,818,204	25.4%	146.0%	126.2%
	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%	2,987,041	24.3%	17,833,234	5,557,710	90,122	1,084,476	2,883,405	103,636	0	1,567,358	1,077,378	8.8%	109.0%	277.3%
2001	Total	80,618,591	40,601,297	50.4%	49,050,286	60.8%	85,601,173	4,982,582	32,004,328	8,596,969	48,598,463	451,823	0	29,499,559	37,108,932	46.0%	109.4%	132.2%
	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%	1,956,981	95.7%	2,003,209	(41,615)	2,666,999	147,523	1,836,775	120,206	0	(55,606)	2,244,159	109.7%	125.4%	87.2%
	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%

Nationwide Experience

For Reporting Year: 2012
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance
Base Policy Type(s): All Forms Included in this Filing
ROP: Excluded
Provisions: All Provisions

												Claim Reserves						
EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1998	10,504,105	4,747,198	45.2%	5,777,839	55.0%	10,448,477	(55,628)	3,247,637	1,499,561	5,629,736	148,103	0	6,282,478	4,215,256	40.1%	112.6%	137.1%
	1999	11,220,770	2,684,942	23.9%	4,740,934	42.3%	11,100,786	(119,984)	2,161,507	523,435	4,648,797	92,137	0	7,221,642	3,647,148	32.5%	73.6%	130.0%
	2000	17,649,106	5,787,475	32.8%	6,065,812	34.4%	17,473,619	(175,487)	1,722,865	4,064,610	5,792,217	273,595	0	11,603,662	3,974,311	22.5%	145.6%	152.6%
	2001	25,201,118	4,196,679	16.7%	6,062,323	24.1%	25,101,246	(99,872)	1,021,331	3,175,348	5,570,289	492,034	0	8,487,931	4,241,959	16.8%	98.9%	142.9%
	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%	56,609,893	55.1%	104,232,165	1,453,715	37,785,890	10,710,011	55,483,818	1,126,075	0	39,108,467	44,310,979	43.1%	109.4%	127.8%
	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%
	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%	2,107,841	181.3%	1,147,342	(15,149)	1,396,191	979,819	1,994,875	112,966	0	(600,896)	988,183	85.0%	240.4%	213.3%
	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%	2,721,542	87.9%	3,128,229	33,177	2,254,661	1,013,352	2,706,084	15,458	0	(545,299)	1,875,680	60.6%	174.2%	145.1%
	1997	7,496,450	7,318,389	97.6%	6,136,042	81.9%	7,605,016	108,566	3,583,099	3,735,290	6,097,147	38,895	0	101,501	3,606,074	48.1%	202.9%	170.2%
	1998	10,752,643	9,091,907	84.6%	7,016,185	65.3%	10,840,060	87,417	4,408,939	4,682,968	6,860,980	155,205	0	660,207	4,486,310	41.7%	202.7%	156.4%
	1999	11,455,705	8,207,001	71.6%	5,741,992	50.1%	11,581,212	125,507	3,026,201	5,180,800	5,502,556	239,436	0	2,423,617	3,890,633	34.0%	210.9%	147.6%
	2000	17,479,960	8,177,395	46.8%	7,136,381	40.8%	17,475,045	(4,915)	3,081,881	5,095,514	7,034,784	101,597	0	5,256,179	4,460,767	25.5%	183.3%	160.0%
	2001	24,569,578	9,573,700	39.0%	7,839,027	31.9%	24,237,822	(331,756)	2,437,710	7,135,990	7,374,463	464,564	0	10,960,266	4,880,225	19.9%	196.2%	160.6%
	2002	12,193,122	1,821,243	14.9%	2,486,960	20.4%	11,924,593	(268,529)	349,800	1,471,443	2,274,369	212,591	0	5,313,872	1,753,883	14.4%	103.8%	141.8%
	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%	63,804,606	59.6%	107,213,429	199,281	44,000,651	35,225,599	62,463,894	1,340,712	0	18,834,182	46,554,680	43.5%	170.2%	137.1%
	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%	1,918,366	138.5%	1,340,058	(44,576)	1,570,796	(48,571)	1,752,616	165,750	0	208,712	1,334,497	96.4%	114.1%	143.8%
	1993	1,190,508	1,630,198	136.9%	1,355,581	113.9%	1,110,013	(80,495)	1,701,702	(71,504)	1,318,858	36,723	0	202,746	1,017,891	85.5%	160.2%	133.2%
	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%	3,859,483	172.9%	2,182,817	(49,440)	2,291,044	362,473	3,677,592	181,891	0	578,942	1,731,853	77.6%	153.2%	222.9%
	1996	3,145,622	2,807,856	89.3%	2,171,290	69.0%	3,098,021	(47,601)	2,395,293	412,563	2,149,038	22,252	0	1,518,122	1,865,535	59.3%	150.5%	116.4%
	1997	7,666,185	5,248,522	68.5%	5,828,459	76.0%	7,534,734	(131,451)	4,121,850	1,126,672	5,476,363	352,096	0	3,562,434	3,430,800	44.8%	153.0%	169.9%
	1998	10,973,063	6,001,735	54.7%	6,387,719	58.2%	10,814,898	(158,165)	4,865,320	1,136,415	6,060,389	327,330	0	4,754,716	4,257,645	38.8%	141.0%	150.0%

Nationwide Experience

For Reporting Year: 2012
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance
Base Policy Type(s): All Forms Included in this Filing
ROP: Excluded
Provisions: All Provisions

												Claim Reserves						
EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1999	11,618,078	4,077,564	35.1%	5,799,582	49.9%	11,508,347	(109,731)	3,870,377	207,187	5,620,886	178,696	0	5,287,666	3,767,620	32.4%	108.2%	153.9%
	2000	17,565,606	6,393,948	36.4%	8,075,402	46.0%	17,382,331	(183,275)	4,682,718	1,711,230	7,612,312	463,090	0	8,380,824	4,444,875	25.3%	143.8%	181.7%
	2001	24,232,520	4,751,554	19.6%	9,853,362	40.7%	24,175,551	(56,969)	3,816,906	934,648	8,665,687	1,187,675	0	11,789,157	5,049,595	20.8%	94.1%	195.1%
	2002	11,578,658	2,282,099	19.7%	4,109,109	35.5%	11,487,043	(91,615)	846,253	1,435,846	3,529,900	579,209	0	7,170,624	2,167,474	18.7%	105.3%	189.6%
	2003	1,616,435	94,775	5.9%	104,194	6.4%	1,521,306	(95,129)	21,490	73,285	104,194	0	0	767,357	188,910	11.7%	50.2%	55.2%
	2004	789,869	14,241	1.8%	0	0.0%	1,162,058	372,189	0	14,241	0	0	0	(344,342)	67,076	8.5%	21.2%	0.0%
2004	Total	107,600,867	60,064,565	55.8%	64,949,682	60.4%	106,146,779	(1,454,088)	49,642,670	10,421,895	61,454,970	3,494,712	0	41,145,507	45,974,022	42.7%	130.6%	141.3%
	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%	2,588,864	152.2%	1,656,449	(44,176)	2,223,680	(925,149)	2,560,073	28,791	0	(289,056)	1,942,520	114.2%	66.8%	133.3%
	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%	1,913,040	189.9%	1,031,251	23,707	1,509,993	(161,456)	1,719,537	193,503	0	69,296	1,001,439	99.4%	134.7%	191.0%
	1994	1,228,785	1,518,968	123.6%	1,612,380	131.2%	1,243,369	14,584	1,303,023	215,945	1,470,771	141,609	0	213,238	1,089,474	88.7%	139.4%	148.0%
	1995	2,054,508	3,371,032	164.1%	4,483,621	218.2%	1,979,910	(74,598)	2,481,885	889,147	3,951,587	532,034	0	316,061	1,758,832	85.6%	191.7%	254.9%
	1996	2,980,071	3,587,523	120.4%	3,703,843	124.3%	2,902,900	(77,171)	2,786,524	800,999	3,480,620	223,223	0	1,356,770	1,854,858	62.2%	193.4%	199.7%
	1997	7,270,426	5,478,505	75.4%	5,992,608	82.4%	7,135,066	(135,360)	4,450,816	1,027,689	5,691,057	301,551	0	3,042,979	3,172,323	43.6%	172.7%	188.9%
	1998	10,406,294	6,687,479	64.3%	9,076,786	87.2%	10,212,074	(194,220)	5,501,815	1,185,664	7,980,964	1,095,822	0	3,877,245	3,902,096	37.5%	171.4%	232.6%
	1999	11,085,298	6,418,344	57.9%	4,841,385	43.7%	10,902,844	(182,454)	4,711,109	1,707,235	4,705,265	136,120	0	4,604,813	3,507,631	31.6%	183.0%	138.0%
	2000	16,779,734	7,635,240	45.5%	9,232,548	55.0%	16,536,713	(243,021)	5,696,624	1,938,616	8,370,081	862,467	0	8,208,089	4,323,102	25.8%	176.6%	213.6%
	2001	23,113,265	9,729,996	42.1%	13,503,073	58.4%	22,836,567	(276,698)	5,602,274	4,127,722	12,185,080	1,317,993	0	11,531,766	4,972,340	21.5%	195.7%	271.6%
	2002	11,042,600	2,713,630	24.6%	3,597,796	32.6%	10,953,369	(89,231)	1,616,080	1,097,550	3,363,679	234,117	0	6,372,200	2,185,655	19.8%	124.2%	164.6%
	2003	1,426,764	159,820	11.2%	251,657	17.6%	1,405,914	(20,850)	43,077	116,743	251,657	0	0	1,013,501	223,899	15.7%	71.4%	112.4%
	2004	1,300,874	18,597	1.4%	2,397	0.2%	1,222,015	(78,859)	564	18,033	2,397	0	0	728,622	82,268	6.3%	22.6%	2.9%
	2005	6,063	28	0.5%	0	0.0%	6,138	75	0	28	0	0	0	1,953	25	0.4%	112.0%	0.0%
2005	Total	101,463,703	61,698,683	60.8%	74,680,145	73.6%	99,510,519	(1,953,184)	53,443,794	8,254,889	69,612,915	5,067,230	0	37,766,837	43,482,744	42.9%	141.9%	171.7%
	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%	4,418,202	131.0%	3,230,684	(141,471)	5,272,102	(44,526)	4,350,655	67,547	0	(1,268,037)	5,203,223	154.3%	100.5%	84.9%
	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%	1,870,828	122.4%	1,470,081	(58,462)	2,124,166	(111,293)	1,829,740	41,088	0	(339,356)	1,926,105	126.0%	104.5%	97.1%
	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%	1,419,000	141.1%	997,319	(8,169)	1,515,742	169,214	1,382,418	36,582	0	171,140	1,096,246	109.0%	153.7%	129.4%
	1994	1,196,447	2,004,916	167.6%	1,725,549	144.2%	1,174,937	(21,510)	1,462,874	542,042	1,640,455	85,094	0	118,462	1,217,942	101.8%	164.6%	141.7%
	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%

Nationwide Experience

For Reporting Year: 2012
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance
Base Policy Type(s): All Forms Included in this Filing
ROP: Excluded
Provisions: All Provisions

												Claim Reserves						
EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1996	2,796,337	2,613,099	93.4%	3,015,334	107.8%	2,701,021	(95,316)	2,811,392	(198,293)	2,445,261	570,073	0	321,459	2,111,481	75.5%	123.8%	142.8%
	1997	7,080,872	6,919,926	97.7%	5,808,188	82.0%	7,063,833	(17,039)	4,956,997	1,962,929	5,639,449	168,739	0	3,007,878	3,578,798	50.5%	193.4%	162.3%
	1998	9,965,307	8,254,423	82.8%	9,308,418	93.4%	9,923,429	(41,878)	5,907,015	2,347,408	8,207,428	1,100,990	0	3,575,360	4,295,068	43.1%	192.2%	216.7%
	1999	10,748,580	6,649,379	61.9%	8,730,706	81.2%	10,747,651	(929)	5,053,580	1,595,799	7,933,464	797,242	0	4,789,016	3,959,262	36.8%	167.9%	220.5%
	2000	16,440,341	9,767,846	59.4%	10,972,236	66.7%	16,419,510	(20,831)	6,267,427	3,500,419	9,832,287	1,139,949	0	8,038,789	5,110,267	31.1%	191.1%	214.7%
	2001	22,511,450	12,325,433	54.8%	13,997,660	62.2%	22,452,849	(58,601)	6,970,865	5,354,568	12,154,062	1,843,598	0	10,967,928	5,968,109	26.5%	206.5%	234.5%
	2002	11,005,042	3,924,736	35.7%	3,668,441	33.3%	11,059,224	54,182	2,085,092	1,839,644	3,439,536	228,905	0	5,930,356	2,922,538	26.6%	134.3%	125.5%
	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%	74,916,063	76.8%	96,967,320	(615,323)	56,493,456	18,953,988	68,836,256	6,079,807	0	35,285,748	47,533,383	48.7%	158.7%	157.6%
	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%	3,878,150	176.7%	2,072,646	(122,500)	4,277,545	(463,448)	3,776,735	101,415	0	(1,139,873)	3,546,880	161.6%	107.5%	109.3%
	1989	3,014,263	4,213,459	139.8%	3,625,046	120.3%	2,870,265	(143,998)	5,064,739	(851,280)	3,603,888	21,158	0	(1,346,087)	4,759,618	157.9%	88.5%	76.2%
	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%	1,453,496	105.0%	1,315,991	(68,166)	2,127,052	(257,942)	1,419,308	34,188	0	(468,078)	1,786,469	129.1%	104.6%	81.4%
	1992	1,102,748	1,751,033	158.8%	1,624,211	147.3%	1,068,460	(34,288)	1,741,182	9,851	1,522,106	102,105	0	(35,523)	1,332,260	120.8%	131.4%	121.9%
	1993	1,006,095	1,865,066	185.4%	1,864,455	185.3%	984,419	(21,676)	1,470,065	395,001	1,616,180	248,275	0	(40,534)	1,114,261	110.8%	167.4%	167.3%
	1994	1,181,698	1,434,565	121.4%	925,259	78.3%	1,183,999	2,301	1,582,629	(148,064)	925,259	0	0	(11,920)	1,232,195	104.3%	116.4%	75.1%
	1995	1,952,290	2,761,722	141.5%	2,171,234	111.2%	1,950,501	(1,789)	3,021,775	(260,053)	1,766,601	404,633	0	139,384	1,989,353	101.9%	138.8%	109.1%
	1996	2,700,707	2,981,318	110.4%	2,732,788	101.2%	2,709,634	8,927	2,684,127	297,191	2,582,520	150,268	0	848,729	2,180,988	80.8%	136.7%	125.3%
	1997	7,193,075	7,505,024	104.3%	6,304,536	87.6%	7,217,343	24,268	5,783,189	1,721,835	5,783,085	521,451	0	2,876,139	3,713,063	51.6%	202.1%	169.8%
	1998	10,285,749	8,287,764	80.6%	6,973,938	67.8%	10,322,415	36,666	6,652,438	1,635,326	6,159,256	814,682	0	3,946,173	4,398,407	42.8%	188.4%	158.6%
	1999	11,167,011	7,753,866	69.4%	7,492,449	67.1%	11,140,476	(26,535)	6,220,214	1,533,652	6,686,272	806,177	0	4,176,502	4,117,386	36.9%	188.3%	182.0%
	2000	17,263,489	11,243,803	65.1%	10,526,686	61.0%	17,361,971	98,482	7,935,954	3,307,849	8,932,774	1,593,912	0	7,520,191	5,469,320	31.7%	205.6%	192.5%
	2001	23,446,384	15,151,714	64.6%	14,021,730	59.8%	23,538,125	91,741	9,375,420	5,776,294	11,974,270	2,047,460	0	10,497,202	6,504,629	27.7%	232.9%	215.6%
	2002	10,960,693	5,972,455	54.5%	7,549,270	68.9%	10,910,569	(50,124)	3,073,626	2,898,829	6,320,675	1,228,595	0	5,787,958	3,403,960	31.1%	175.5%	221.8%
	2003	1,313,656	143,932	11.0%	323,759	24.6%	1,286,262	(27,394)	148,555	(4,623)	283,094	40,665	0	737,483	332,761	25.3%	43.3%	97.3%
	2004	1,162,036	77,670	6.7%	15,078	1.3%	1,166,145	4,109	100,367	(22,697)	15,078	0	0	749,165	210,772	18.1%	36.9%	7.2%
	2005	4,066	42	1.0%	0	0.0%	4,066	0	0	42	0	0	0	3,062	423	10.4%	9.9%	0.0%
2007	Total	99,050,846	79,340,487	80.1%	73,858,136	74.6%	98,753,429	(297,417)	64,193,984	15,146,503	65,743,152	8,114,984	0	33,580,080	48,453,839	48.9%	163.7%	152.4%
	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%	3,765,560	197.3%	1,750,149	(158,377)	3,727,573	(1,529,323)	3,644,153	121,407	0	(915,331)	3,208,513	168.1%	68.5%	117.4%
	1989	2,584,944	3,556,902	137.6%	3,925,917	151.9%	2,430,086	(154,858)	4,502,047	(945,145)	3,925,917	0	0	(1,380,453)	4,303,940	166.5%	82.6%	91.2%
	1990	1,462,774	3,094,104	211.5%	2,491,395	170.3%	1,361,495	(101,279)	2,998,134	95,970	2,469,673	21,722	0	(535,007)	2,156,105	147.4%	143.5%	115.6%
	1991	1,223,023	1,304,510	106.7%	1,514,853	123.9%	1,159,594	(63,429)	1,969,051	(664,541)	1,352,855	161,998	0	(372,282)	1,658,836	135.6%	78.6%	91.3%

Nationwide Experience

For Reporting Year: 2012
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance
Base Policy Type(s): All Forms Included in this Filing
ROP: Excluded
Provisions: All Provisions

												Claim Reserves						
EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1992	996,782	1,550,708	155.6%	1,003,046	100.6%	954,671	(42,111)	1,736,547	(185,839)	971,863	31,183	0	(72,663)	1,320,367	132.5%	117.4%	76.0%
	1993	946,412	2,105,956	222.5%	1,720,980	181.8%	910,783	(35,629)	1,826,301	279,655	1,618,334	102,646	0	(11,122)	1,142,605	120.7%	184.3%	150.6%
	1994	1,124,644	1,332,317	118.5%	1,136,688	101.1%	1,086,706	(37,938)	1,548,503	(216,186)	1,032,159	104,529	0	108,240	1,286,410	114.4%	103.6%	88.4%
	1995	1,852,275	2,828,876	152.7%	3,649,539	197.0%	1,783,071	(69,204)	2,986,048	(157,172)	3,033,477	616,062	0	(115,759)	2,159,618	116.6%	131.0%	169.0%
	1996	2,617,575	3,420,447	130.7%	4,577,307	174.9%	2,526,126	(91,449)	2,720,775	699,672	3,781,492	795,815	0	647,509	2,312,874	88.4%	147.9%	197.9%
	1997	6,972,863	6,609,891	94.8%	7,259,487	104.1%	6,828,268	(144,595)	6,406,196	203,695	5,688,456	1,571,031	0	2,676,934	3,985,273	57.2%	165.9%	182.2%
	1998	9,738,312	6,371,468	65.4%	7,183,303	73.8%	9,482,611	(255,701)	7,104,330	(732,862)	5,942,894	1,240,409	0	3,475,471	4,727,333	48.5%	134.8%	152.0%
	1999	10,766,038	6,915,971	64.2%	8,883,668	82.5%	10,592,923	(173,115)	6,479,999	435,972	7,028,934	1,854,734	0	4,319,884	4,484,732	41.7%	154.2%	198.1%
	2000	16,778,775	14,303,556	85.2%	11,947,525	71.2%	16,439,980	(338,795)	9,611,710	4,691,846	9,108,123	2,839,402	0	7,538,545	6,113,397	36.4%	234.0%	195.4%
	2001	22,898,361	17,977,142	78.5%	15,955,404	69.7%	22,461,265	(437,096)	11,760,167	6,216,975	13,139,754	2,815,650	0	10,909,359	7,349,378	32.1%	244.6%	217.1%
	2002	10,613,000	5,649,125	53.2%	7,259,173	68.4%	10,454,668	(158,332)	4,270,301	1,378,824	5,234,697	2,024,476	0	5,452,621	3,835,110	36.1%	147.3%	189.3%
	2003	1,256,036	675,590	53.8%	508,821	40.5%	1,242,041	(13,995)	287,521	388,069	478,526	30,295	0	716,733	387,495	30.9%	174.3%	131.3%
	2004	1,154,127	330,797	28.7%	681,955	59.1%	1,156,046	1,919	53,449	277,348	402,477	279,478	0	723,933	269,151	23.3%	122.9%	253.4%
	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%	83,464,620	87.9%	92,628,174	(2,273,996)	69,988,652	10,237,097	68,853,783	14,610,837	0	33,169,851	50,707,746	53.4%	158.2%	164.6%
	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%	3,917,096	246.7%	1,465,195	(122,492)	3,269,280	516,937	3,755,270	161,826	0	(969,745)	2,587,795	163.0%	146.3%	151.4%
	1989	2,084,169	4,219,719	202.5%	4,884,745	234.4%	1,910,977	(173,192)	3,855,972	363,747	4,717,115	167,630	0	(1,256,000)	3,522,091	169.0%	119.8%	138.7%
	1990	1,208,956	2,283,684	188.9%	2,028,148	167.8%	1,108,507	(100,449)	2,676,946	(393,262)	1,913,886	114,262	0	(586,856)	1,771,366	146.5%	128.9%	114.5%
	1991	1,001,956	847,861	84.6%	1,988,629	198.5%	944,178	(57,778)	1,296,282	(448,421)	1,548,768	439,861	0	(407,545)	1,397,826	139.5%	60.7%	142.3%
	1992	883,781	1,751,410	198.2%	1,859,158	210.4%	835,504	(48,277)	1,526,909	224,501	1,635,887	223,271	0	(412,035)	1,246,175	141.0%	140.5%	149.2%
	1993	836,675	2,516,739	300.8%	1,909,984	228.3%	812,484	(24,191)	1,803,947	712,792	1,288,157	621,827	0	(143,767)	1,083,686	129.5%	232.2%	176.2%
	1994	1,024,744	1,513,661	147.7%	2,151,811	210.0%	983,765	(40,979)	1,305,996	207,665	1,532,153	619,658	0	18,424	1,282,311	125.1%	118.0%	167.8%
	1995	1,632,133	3,076,450	188.5%	3,282,553	201.1%	1,578,504	(53,629)	2,840,760	235,690	2,509,265	773,288	0	(95,909)	2,064,821	126.5%	149.0%	159.0%
	1996	2,505,619	2,467,509	98.5%	4,406,801	175.9%	2,428,982	(76,637)	2,593,212	(125,703)	3,020,733	1,386,068	0	685,383	2,340,577	93.4%	105.4%	188.3%
	1997	6,598,531	7,361,074	111.6%	6,156,046	93.3%	6,456,086	(142,445)	6,030,635	1,330,439	4,752,958	1,403,088	0	1,884,658	4,038,777	61.2%	182.3%	152.4%
	1998	9,344,160	10,236,780	109.6%	9,237,278	98.9%	9,292,739	(51,421)	7,188,597	3,048,183	6,675,523	2,561,755	0	2,917,789	4,913,680	52.6%	208.3%	188.0%
	1999	10,297,658	7,509,087	72.9%	5,847,071	56.8%	10,150,945	(146,713)	6,573,422	935,665	4,799,392	1,047,679	0	3,719,872	4,677,156	45.4%	160.5%	125.0%
	2000	16,774,681	11,572,225	69.0%	11,995,203	71.5%	16,600,612	(174,069)	10,041,525	1,530,700	8,545,731	3,449,472	0	7,504,196	6,595,304	39.3%	175.5%	181.9%
	2001	22,762,357	19,874,895	87.3%	18,894,381	83.0%	22,602,489	(159,868)	13,385,444	6,489,451	12,661,036	6,233,345	0	10,341,838	7,953,178	34.9%	249.9%	237.6%
	2002	10,862,501	6,645,292	61.2%	9,088,762	83.7%	10,792,615	(69,886)	4,532,009	2,113,283	6,684,255	2,404,507	0	5,225,164	4,048,781	37.3%	164.1%	224.5%
	2003	1,224,276	440,693	36.0%	1,118,258	91.3%	1,217,265	(7,011)	424,091	16,602	746,762	371,496	0	655,736	448,878	36.7%	98.2%	249.1%
	2004	1,137,525	442,551	38.9%	641,671	56.4%	1,119,203	(18,322)	161,175	281,376	458,061	183,610	0	609,473	315,447	27.7%	140.3%	203.4%
	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%	89,479,353	97.5%	90,308,793	(1,467,299)	69,511,125	17,080,458	67,316,710	22,162,643	0	29,693,582	50,294,716	54.8%	172.2%	177.9%
	1987	6,906	22,741	329.3%	6,519	94.4%	5,115	1,791	32,374	(9,633)	6,519	0	0	(3,270)	11,362	164.5%	200.2%	57.4%

Nationwide Experience

For Reporting Year: 2012
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance
Base Policy Type(s): All Forms Included in this Filing
ROP: Excluded
Provisions: All Provisions

												Claim Reserves						
EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1988	1,260,718	3,459,362	274.4%	2,827,152	224.2%	1,224,152	36,566	3,667,548	(208,186)	2,482,449	344,703	0	(861,586)	2,200,198	174.5%	157.2%	128.5%
	1989	1,653,762	4,047,343	244.7%	4,180,735	252.8%	1,625,217	28,545	4,098,211	(50,868)	3,519,932	660,803	0	(1,012,678)	2,885,918	174.5%	140.2%	144.9%
	1990	957,327	2,425,240	253.3%	2,902,861	303.2%	938,459	18,868	2,311,479	113,761	2,106,989	795,872	0	(450,796)	1,507,864	157.5%	160.8%	192.5%
	1991	820,424	2,205,221	268.8%	1,536,697	187.3%	805,099	15,325	1,514,657	690,564	1,230,715	305,982	0	(360,460)	1,206,626	147.1%	182.8%	127.4%
	1992	693,438	723,882	104.4%	712,492	102.7%	682,733	10,705	1,433,553	(709,671)	515,216	197,276	0	(273,649)	1,127,098	162.5%	64.2%	63.2%
	1993	707,113	1,292,505	182.8%	1,290,338	182.5%	687,017	20,096	1,712,346	(419,841)	726,415	563,923	0	(278,836)	1,025,849	145.1%	126.0%	125.8%
	1994	892,675	2,636,873	295.4%	1,604,054	179.7%	880,492	12,182	1,868,172	768,701	1,243,122	360,932	0	(150,809)	1,217,695	136.4%	216.5%	131.7%
	1995	1,437,289	4,715,599	328.1%	4,352,785	302.8%	1,408,052	29,237	3,204,816	1,510,783	2,722,698	1,630,087	0	(228,304)	2,056,629	143.1%	229.3%	211.6%
	1996	2,260,124	5,442,967	240.8%	4,363,715	193.1%	2,217,398	42,726	3,367,115	2,075,852	2,501,395	1,862,320	0	266,711	2,664,345	117.9%	204.3%	163.8%
	1997	5,844,192	7,406,384	126.7%	6,977,518	119.4%	5,772,931	71,260	6,316,571	1,089,813	4,450,628	2,526,890	0	1,714,988	4,473,757	76.6%	165.6%	156.0%
	1998	8,591,207	12,612,307	146.8%	13,147,541	153.0%	8,532,410	58,796	8,662,818	3,949,489	7,644,163	5,503,378	0	2,046,247	5,511,266	64.2%	228.8%	238.6%
	1999	9,323,969	10,201,318	109.4%	8,696,597	93.3%	9,232,051	91,918	7,433,011	2,768,307	5,203,823	3,492,774	0	2,852,846	5,319,208	57.0%	191.8%	163.5%
	2000	14,617,965	13,664,800	93.5%	15,132,158	103.5%	14,319,130	298,835	10,882,413	2,782,387	8,565,788	6,566,370	0	6,648,195	7,683,181	52.6%	177.9%	197.0%
	2001	20,947,407	17,078,870	81.5%	19,951,748	95.2%	20,830,516	116,890	15,561,551	1,517,319	10,986,152	8,965,596	0	8,257,203	9,494,884	45.3%	179.9%	210.1%
	2002	10,447,716	12,406,666	118.8%	11,393,524	109.1%	10,484,840	(37,125)	7,524,812	4,881,854	6,759,669	4,633,855	0	5,371,648	5,108,039	48.9%	242.9%	223.1%
	2003	1,087,901	998,988	91.8%	1,275,723	117.3%	1,089,891	(1,991)	481,201	517,787	528,627	747,096	0	541,890	482,252	44.3%	207.2%	264.5%
	2004	1,092,341	700,907	64.2%	707,462	64.8%	1,100,055	(7,714)	356,574	344,333	343,431	364,031	0	701,644	394,903	36.2%	177.5%	179.1%
	2005	2,902	0	0.0%	0	0.0%	3,387	(485)	0	0	0	0	0	3,670	230	7.9%	0.0%	0.0%
2010	Total	82,645,374	102,041,974	123.5%	101,059,619	122.3%	81,838,948	806,426	80,429,223	21,612,751	61,537,731	39,521,888	0	24,784,655	54,371,303	65.8%	187.7%	185.9%
	1987	7,223	78,099	1081.2%	81,398	1126.9%	7,494	(271)	44,919	33,286	46,741	34,551	106	(5,187)	10,156	140.6%	769.0%	801.4%
	1988	1,121,613	2,812,878	250.8%	2,248,741	200.5%	1,083,500	38,114	3,464,288	(621,373)	1,269,111	949,594	30,037	(747,479)	1,896,764	169.1%	148.3%	118.6%
	1989	1,465,292	3,388,181	231.2%	2,729,348	186.3%	1,420,766	44,526	4,214,356	(784,121)	1,486,244	1,201,050	42,054	(987,081)	2,507,249	171.1%	135.1%	108.9%
	1990	846,986	879,672	103.9%	1,261,096	148.9%	790,389	56,598	2,187,194	(1,286,203)	655,564	584,213	21,319	(410,970)	1,284,487	151.7%	68.5%	98.2%
	1991	715,419	2,423,140	338.7%	1,463,871	204.6%	713,952	1,467	1,925,017	517,143	710,827	734,024	19,020	(244,591)	1,093,943	152.9%	221.5%	133.8%
	1992	662,017	1,524,888	230.3%	1,609,162	243.1%	664,723	(2,706)	1,285,638	262,283	605,940	980,189	23,033	(205,263)	1,135,020	171.4%	134.3%	141.8%
	1993	671,380	1,824,994	271.8%	1,642,063	244.6%	677,482	(6,102)	1,747,097	98,750	593,731	1,027,479	20,853	(255,221)	987,991	147.2%	184.7%	166.2%
	1994	856,786	1,301,609	151.9%	3,004,449	350.7%	851,751	5,035	1,747,727	(421,752)	1,095,655	1,884,428	24,366	(315,592)	1,190,163	138.9%	109.4%	252.4%
	1995	1,410,430	4,261,207	302.1%	3,689,408	261.6%	1,406,226	4,204	3,764,432	536,568	1,618,848	2,030,767	39,793	(481,983)	2,024,874	143.6%	210.4%	182.2%
	1996	2,298,639	4,090,010	177.9%	3,397,584	147.8%	2,320,297	(21,658)	3,680,353	466,694	1,267,128	2,073,419	57,037	83,567	2,691,129	117.1%	152.0%	126.3%
	1997	5,741,072	6,812,218	118.7%	6,525,357	113.7%	5,726,241	14,831	6,322,805	587,487	2,444,192	3,983,091	98,074	971,140	4,569,994	79.6%	149.1%	142.8%
	1998	8,629,865	8,914,434	103.3%	7,659,439	88.8%	8,648,181	(18,317)	9,550,675	(514,273)	3,023,019	4,514,452	121,968	1,920,582	5,651,735	65.5%	157.7%	135.5%
	1999	9,433,623	11,144,131	118.1%	11,061,239	117.3%	9,492,216	(58,593)	8,146,535	3,117,766	4,230,943	6,710,127	120,170	2,879,095	5,470,923	58.0%	203.7%	202.2%
	2000	14,488,479	18,165,846	125.4%	16,597,810	114.6%	14,587,349	(98,870)	12,288,337	6,057,338	6,058,045	10,359,936	179,829	5,073,137	8,104,721	55.9%	224.1%	204.8%
	2001	20,531,998	26,019,040	126.7%	20,244,616	98.6%	20,359,860	172,138	17,241,742	9,000,525	7,875,772	12,145,617	223,227	8,785,239	10,081,846	49.1%	258.1%	200.8%
	2002	11,025,404	12,072,266	109.5%	10,347,588	93.9%	11,082,855	(57,451)	8,839,154	3,351,493	3,809,994	6,419,213	118,381	4,304,283	5,437,070	49.3%	222.0%	190.3%
	2003	1,132,056	1,306,852	115.4%	901,422	79.6%	1,151,820	(19,765)	556,861	761,681	369,749	519,983	11,690	524,474	511,999	45.2%	255.2%	176.1%

Nationwide Experience

For Reporting Year: 2012
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance
Base Policy Type(s): All Forms Included in this Filing
ROP: Excluded
Provisions: All Provisions

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserves Pending	Claim Reserves IBNR	Claim Reserves Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	2004	1,181,099	1,081,308	91.6%	1,054,054	89.2%	1,203,038	(21,938)	508,051	583,340	291,737	752,234	10,083	645,856	437,902	37.1%	246.9%	240.7%
	2005	3,323	0	0.0%	8	0.2%	3,097	226	0	8	0	0	8	3,917	302	9.1%	0.0%	2.5%
2011	Total	82,222,704	108,100,773	131.5%	95,518,652	116.2%	82,191,236	31,468	87,515,181	21,746,640	37,453,237	56,904,367	1,161,048	21,537,922	55,088,270	67.0%	196.2%	173.4%
	1987	8,016	14,195	177.1%	3,026	37.8%	2,868	5,148	44,102	(28,181)	1,300	0	1,726	(3,758)	7,816	97.5%	181.6%	38.7%
	1988	957,965	1,918,181	200.2%	1,913,063	199.7%	865,950	92,015	2,931,704	(524,724)	321,926	1,102,338	488,799	(675,393)	1,586,601	165.6%	120.9%	120.6%
	1989	1,336,972	2,646,168	197.9%	2,723,933	203.7%	1,240,003	96,969	3,821,824	(491,300)	437,024	1,602,553	684,356	(741,137)	2,186,259	163.5%	121.0%	124.6%
	1990	675,465	1,251,103	185.2%	1,103,531	163.4%	645,373	30,093	1,681,083	(83,041)	142,368	614,223	346,939	(382,180)	1,104,854	163.6%	113.2%	99.9%
	1991	689,477	1,036,001	150.3%	1,119,984	162.4%	660,074	29,404	1,854,079	(508,558)	128,847	681,617	309,520	(331,093)	988,348	143.3%	104.8%	113.3%
	1992	627,429	1,677,204	267.3%	1,688,626	269.1%	601,177	26,253	1,442,722	609,311	231,857	1,081,940	374,829	(206,785)	1,133,309	180.6%	148.0%	149.0%
	1993	648,840	1,592,135	245.4%	1,195,997	184.3%	631,960	16,881	1,748,522	182,956	168,894	687,759	339,343	(217,405)	1,004,798	154.9%	158.5%	119.0%
	1994	787,642	1,986,336	252.2%	1,383,569	175.7%	763,770	23,872	1,798,840	584,012	164,883	822,170	396,516	(129,297)	1,178,695	149.6%	168.5%	117.4%
	1995	1,307,506	4,488,667	343.3%	3,454,355	264.2%	1,255,437	52,069	3,843,226	1,293,001	339,116	2,467,679	647,560	(344,313)	1,962,473	150.1%	228.7%	176.0%
	1996	2,163,038	4,805,622	222.2%	3,563,222	164.7%	2,094,549	68,489	4,320,936	1,412,860	352,031	2,283,017	928,174	217,449	2,766,930	127.9%	173.7%	128.8%
	1997	5,527,394	7,167,959	129.7%	7,658,562	138.6%	5,382,524	144,870	7,122,960	1,640,981	841,783	5,220,797	1,595,982	1,338,760	4,706,568	85.1%	152.3%	162.7%
	1998	8,338,136	13,347,988	160.1%	10,711,631	128.5%	8,212,369	125,767	10,044,296	5,288,501	1,249,520	7,477,303	1,984,809	1,955,444	5,856,931	70.2%	227.9%	182.9%
	1999	9,214,326	11,159,332	121.1%	10,183,994	110.5%	9,157,033	57,293	9,481,578	3,633,309	1,196,538	7,031,901	1,955,555	2,699,128	5,751,164	62.4%	194.0%	177.1%
	2000	14,230,651	20,011,720	140.6%	16,535,192	116.2%	14,104,439	126,211	14,766,381	8,171,749	1,740,793	11,867,989	2,926,410	5,060,048	8,548,572	60.1%	234.1%	193.4%
	2001	19,405,083	23,556,840	121.4%	18,462,716	95.1%	19,187,513	217,570	20,326,301	6,863,185	1,981,426	12,848,644	3,632,646	6,938,668	10,694,375	55.1%	220.3%	172.6%
	2002	10,534,196	13,670,443	129.8%	11,137,585	105.7%	10,429,396	104,801	10,003,348	5,593,531	1,247,977	7,963,171	1,926,436	4,693,203	5,765,228	54.7%	237.1%	193.2%
	2003	1,150,807	1,576,306	137.0%	1,205,477	104.8%	1,148,085	2,722	969,542	797,002	166,655	848,585	190,238	503,936	555,130	48.2%	284.0%	217.2%
	2004	1,211,874	1,101,925	90.9%	632,591	52.2%	1,208,791	3,083	641,035	624,973	81,800	386,708	164,083	672,384	477,440	39.4%	230.8%	132.5%
	2005	3,665	0	0.0%	122	3.3%	3,716	(51)	0	122	0	0	122	4,194	367	10.0%	0.0%	33.3%
2012	Total	78,818,482	113,008,124	143.4%	94,677,176	120.1%	77,595,025	1,223,457	96,842,478	35,059,689	10,794,740	64,988,394	18,894,043	21,051,854	56,275,858	71.4%	200.8%	168.2%
Grand	Total	1,614,849,880	1,188,794,814	73.6%	1,191,199,510	73.8%	1,631,895,867	21,168,689	946,982,680	261,867,224	947,002,842	224,141,577	20,055,090	480,957,704	834,203,257	51.7%	142.5%	142.8%

VA EXPERIENCE

For Reporting Year: 2012
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance
Base Policy Type(s): All Forms Included in this Filing
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EXPER YEAR		Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserves Pending	Claim Reserves IBNR	Claim Reserves Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1988	Total	31,250	3,341	10.7%	0	0.0%	109,104	77,854	0	3,341	0	0	0	0	7,213	23.1%	46.3%	0.0%
1989	Total	231,398	60,607	26.2%	43,441	18.8%	264,746	33,348	15,310	45,297	43,441	0	0	0	54,880	23.7%	110.4%	79.2%
1990	Total	191,279	20,142	10.5%	19,204	10.0%	148,357	(42,922)	39,703	(19,561)	19,204	0	0	14,396	58,600	30.6%	34.4%	32.8%
1991	Total	140,621	70,008	49.8%	105,452	75.0%	139,959	(662)	22,171	47,837	105,452	0	0	27,002	54,865	39.0%	127.6%	192.2%
1992	Total	129,032	8,451	6.5%	840	0.7%	123,314	(5,718)	38,897	(30,446)	840	0	0	38,618	58,894	45.6%	14.3%	1.4%
1993	Total	139,538	107,740	77.2%	116,347	83.4%	136,358	(3,180)	35,061	72,679	116,347	0	0	32,137	68,178	48.9%	158.0%	170.7%
1994	Total	134,720	52,827	39.2%	64,670	48.0%	133,058	(1,662)	78,715	(25,888)	64,670	0	0	42,128	69,730	51.8%	75.8%	92.7%
1995	Total	129,099	92,007	71.3%	54,323	42.1%	125,807	(3,292)	66,417	25,590	54,323	0	0	47,463	72,578	56.2%	126.8%	74.8%
1996	Total	120,964	49,514	40.9%	4,361	3.6%	122,523	1,559	64,278	(14,764)	4,361	0	0	39,426	73,346	60.6%	67.5%	5.9%
1997	Total	123,474	120,505	97.6%	120,031	97.2%	128,133	4,659	59,050	61,455	120,031	0	0	54,719	80,105	64.9%	150.4%	149.8%
1998	Total	159,969	24,868	15.5%	65,362	40.9%	161,935	1,966	78,010	(53,142)	65,362	0	0	54,630	87,480	54.7%	28.4%	74.7%
1999	Total	195,584	116,524	59.6%	155,399	79.5%	199,765	4,181	80,259	36,265	155,399	0	0	70,038	109,484	56.0%	106.4%	141.9%
2000	Total	251,982	73,837	29.3%	19,994	7.9%	263,784	11,802	105,751	(31,914)	19,994	0	0	103,439	132,750	52.7%	55.6%	15.1%
2001	Total	343,360	160,130	46.6%	797,485	232.3%	357,074	13,714	99,724	60,406	693,849	103,636	0	148,778	163,732	47.7%	97.8%	487.1%
2002	Total	415,730	333,331	80.2%	125,827	30.3%	423,738	8,008	183,200	150,131	125,827	0	0	243,743	185,165	44.5%	180.0%	68.0%
2003	Total	462,514	212,678	46.0%	251,978	54.5%	456,302	(6,212)	185,939	26,739	251,978	0	0	107,223	207,886	44.9%	102.3%	121.2%
2004	Total	458,177	500,803	109.3%	237,544	51.8%	455,034	(3,143)	236,395	264,408	237,544	0	0	261,059	211,091	46.1%	237.2%	112.5%
2005	Total	488,922	177,245	36.3%	113,688	23.3%	492,492	3,570	262,317	(85,072)	113,688	0	0	182,978	198,266	40.6%	89.4%	57.3%
2006	Total	490,164	425,668	86.8%	548,859	112.0%	494,885	4,721	276,568	149,100	477,422	71,437	0	205,911	212,759	43.4%	200.1%	258.0%
2007	Total	520,404	248,480	47.7%	190,463	36.6%	520,975	571	239,678	8,802	190,463	0	0	218,571	216,776	41.7%	114.6%	87.9%
2008	Total	517,978	973,464	187.9%	1,856,958	358.5%	505,796	(12,182)	432,810	540,654	1,359,366	497,592	0	256,905	230,142	44.4%	423.0%	806.9%
2009	Total	520,138	583,986	112.3%	197,661	38.0%	515,048	(5,090)	504,379	79,607	176,009	21,652	0	216,313	230,614	44.3%	253.2%	85.7%
2010	Total	465,945	911,992	195.7%	852,716	183.0%	462,507	3,438	591,668	320,324	461,629	391,087	0	250,326	247,926	53.2%	367.8%	343.9%
2011	Total	472,333	1,333,934	282.4%	1,196,543	253.3%	470,563	1,770	736,845	602,452	442,435	748,745	5,363	99,908	257,983	54.6%	517.1%	463.8%
2012	Total	519,519	973,547	187.4%	509,867	98.1%	530,803	(11,284)	907,191	153,632	37,179	385,412	87,276	108,763	266,005	51.2%	366.0%	191.7%
Grand	Total	7,654,094	7,635,629	99.8%	7,649,010	99.9%	7,742,061	75,814	5,340,336	2,387,932	5,336,810	2,219,561	92,639	2,824,475	3,556,448	46.5%	214.7%	215.1%

VA EXPERIENCE

For Reporting Year: 2012
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EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserves Pending	Claim Reserves IBNR	Claim Reserves Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1988	31,250	3,341	10.7%	0	0.0%	109,104	77,854	0	3,341	0	0	0	0	7,213	23.1%	46.3%	0.0%
1988	Total	31,250	3,341	10.7%	0	0.0%	109,104	77,854	0	3,341	0	0	0	0	7,213	23.1%	46.3%	0.0%
	1988	122,207	24,491	20.0%	23,856	19.5%	97,656	(24,551)	6,260	18,231	23,856	0	0	0	31,074	25.4%	78.8%	76.8%
	1989	109,191	36,116	33.1%	19,585	17.9%	167,090	57,899	9,050	27,066	19,585	0	0	0	23,806	21.8%	151.7%	82.3%
1989	Total	231,398	60,607	26.2%	43,441	18.8%	264,746	33,348	15,310	45,297	43,441	0	0	0	54,880	23.7%	110.4%	79.2%
	1988	74,711	8,191	11.0%	0	0.0%	48,481	(26,230)	17,596	(9,405)	0	0	0	8,948	28,158	37.7%	29.1%	0.0%
	1989	101,741	10,183	10.0%	19,204	18.9%	74,919	(26,822)	22,107	(11,924)	19,204	0	0	4,540	27,734	27.3%	36.7%	69.2%
	1990	14,827	1,768	11.9%	0	0.0%	24,957	10,130	0	1,768	0	0	0	908	2,708	18.3%	65.3%	0.0%
1990	Total	191,279	20,142	10.5%	19,204	10.0%	148,357	(42,922)	39,703	(19,561)	19,204	0	0	14,396	58,600	30.6%	34.4%	32.8%
	1988	48,364	68,772	142.2%	102,768	212.5%	46,083	(2,281)	12,800	55,972	102,768	0	0	22,841	24,506	50.7%	280.6%	419.4%
	1989	63,020	384	0.6%	1,670	2.6%	56,202	(6,818)	8,520	(8,136)	1,670	0	0	5,069	22,807	36.2%	1.7%	7.3%
	1990	21,702	287	1.3%	1,014	4.7%	24,422	2,720	851	(564)	1,014	0	0	(908)	5,421	25.0%	5.3%	18.7%
	1991	7,535	565	7.5%	0	0.0%	13,252	5,717	0	565	0	0	0	0	2,131	28.3%	26.5%	0.0%
1991	Total	140,621	70,008	49.8%	105,452	75.0%	139,959	(662)	22,171	47,837	105,452	0	0	27,002	54,865	39.0%	127.6%	192.2%
	1988	39,422	8,026	20.4%	0	0.0%	35,488	(3,934)	37,894	(29,868)	0	0	0	19,282	20,533	52.1%	39.1%	0.0%
	1989	47,187	(1,214)	-2.6%	840	1.8%	42,412	(4,775)	840	(2,054)	840	0	0	14,763	24,009	50.9%	-5.1%	3.5%
	1990	20,606	976	4.7%	0	0.0%	20,123	(483)	163	813	0	0	0	4,573	8,389	40.7%	11.6%	0.0%
	1991	18,880	490	2.6%	0	0.0%	21,613	2,733	0	490	0	0	0	0	5,247	27.8%	9.3%	0.0%
	1992	2,937	173	5.9%	0	0.0%	3,678	741	0	173	0	0	0	0	716	24.4%	24.2%	0.0%
1992	Total	129,032	8,451	6.5%	840	0.7%	123,314	(5,718)	38,897	(30,446)	840	0	0	38,618	58,894	45.6%	14.3%	1.4%
	1988	34,384	51,409	149.5%	55,878	162.5%	29,464	(4,920)	34,061	17,348	55,878	0	0	9,371	21,416	62.3%	240.0%	260.9%
	1989	38,194	1,282	3.4%	1,000	2.6%	35,436	(2,758)	1,000	282	1,000	0	0	11,935	21,717	56.9%	5.9%	4.6%
	1990	18,439	53,120	288.1%	59,468	322.5%	13,065	(5,374)	0	53,120	59,468	0	0	7,729	9,795	53.1%	542.3%	607.1%
	1991	15,728	1,001	6.4%	0	0.0%	13,313	(2,415)	0	1,001	0	0	0	2,271	6,757	43.0%	14.8%	0.0%
	1992	4,153	50	1.2%	0	0.0%	3,682	(471)	0	50	0	0	0	831	1,303	31.4%	3.8%	0.0%
	1993	28,640	878	3.1%	0	0.0%	41,398	12,758	0	878	0	0	0	0	7,190	25.1%	12.2%	0.0%
1993	Total	139,538	107,740	77.2%	116,347	83.4%	136,358	(3,180)	35,061	72,679	116,347	0	0	32,137	68,178	48.9%	158.0%	170.7%
	1988	29,433	16,083	54.6%	64,670	219.7%	27,469	(1,964)	42,067	(25,984)	64,670	0	0	9,324	19,996	67.9%	80.4%	323.4%
	1989	33,799	(618)	-1.8%	0	0.0%	32,421	(1,378)	0	(618)	0	0	0	7,693	21,325	63.1%	-2.9%	0.0%
	1990	14,974	35,754	238.8%	0	0.0%	15,695	721	36,648	(894)	0	0	0	5,617	9,220	61.6%	387.8%	0.0%
	1991	12,218	(470)	-3.8%	0	0.0%	12,195	(23)	0	(470)	0	0	0	4,382	6,533	53.5%	-7.2%	0.0%
	1992	3,639	244	6.7%	0	0.0%	3,639	0	0	244	0	0	0	983	1,667	45.8%	14.6%	0.0%
	1993	36,298	1,652	4.6%	0	0.0%	34,945	(1,353)	0	1,652	0	0	0	14,129	10,025	27.6%	16.5%	0.0%
	1994	4,359	182	4.2%	0	0.0%	6,694	2,335	0	182	0	0	0	0	964	22.1%	18.9%	0.0%
1994	Total	134,720	52,827	39.2%	64,670	48.0%	133,058	(1,662)	78,715	(25,888)	64,670	0	0	42,128	69,730	51.8%	75.8%	92.7%
	1988	25,860	79,218	306.3%	16,830	65.1%	25,520	(340)	46,263	32,955	16,830	0	0	7,796	19,631	75.9%	403.5%	85.7%

VA EXPERIENCE

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EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserves Pending	Claim Reserves IBNR	Claim Reserves Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1989	30,166	225	0.7%	0	0.0%	27,352	(2,814)	0	225	0	0	0	278	21,629	71.7%	1.0%	0.0%
	1990	13,657	(32,048)	-234.7%	32,370	237.0%	12,769	(888)	20,154	(52,202)	32,370	0	0	3,290	9,550	69.9%	-335.6%	338.9%
	1991	12,444	41,760	335.6%	5,124	41.2%	12,467	23	0	41,760	5,124	0	0	4,064	7,741	62.2%	539.5%	66.2%
	1992	3,639	83	2.3%	0	0.0%	3,639	0	0	83	0	0	0	1,148	2,066	56.8%	4.0%	0.0%
	1993	32,127	2,386	7.4%	0	0.0%	31,995	(132)	0	2,386	0	0	0	28,479	9,609	29.9%	24.8%	0.0%
	1994	7,262	278	3.8%	0	0.0%	5,896	(1,366)	0	278	0	0	0	2,408	1,712	23.6%	16.2%	0.0%
	1995	3,944	105	2.7%	0	0.0%	6,169	2,225	0	105	0	0	0	0	640	16.2%	16.4%	0.0%
1995	Total	129,099	92,007	71.3%	54,323	42.1%	125,807	(3,292)	66,417	25,590	54,323	0	0	47,463	72,578	56.2%	126.8%	74.8%
	1988	23,929	16,329	68.2%	1,543	6.4%	21,804	(2,125)	45,043	(28,714)	1,543	0	0	2,589	20,610	86.1%	79.2%	7.5%
	1989	21,280	(1,147)	-5.4%	0	0.0%	16,159	(5,121)	0	(1,147)	0	0	0	(10,278)	17,297	81.3%	-6.6%	0.0%
	1990	12,827	69,597	542.6%	2,818	22.0%	12,827	0	14,111	55,486	2,818	0	0	5,207	9,293	72.4%	748.9%	30.3%
	1991	12,218	(36,243)	-296.6%	0	0.0%	12,195	(23)	5,124	(41,367)	0	0	0	3,737	8,764	71.7%	-413.5%	0.0%
	1992	3,639	34	0.9%	0	0.0%	4,144	505	0	34	0	0	0	1,077	2,363	64.9%	1.4%	0.0%
	1993	31,688	217	0.7%	0	0.0%	31,931	243	0	217	0	0	0	28,838	11,543	36.4%	1.9%	0.0%
	1994	3,236	61	1.9%	0	0.0%	3,236	0	0	61	0	0	0	2,913	671	20.7%	9.1%	0.0%
	1995	7,064	388	5.5%	0	0.0%	7,021	(43)	0	388	0	0	0	5,343	1,218	17.2%	31.9%	0.0%
	1996	5,083	278	5.5%	0	0.0%	13,206	8,123	0	278	0	0	0	0	1,587	31.2%	17.5%	0.0%
1996	Total	120,964	49,514	40.9%	4,361	3.6%	122,523	1,559	64,278	(14,764)	4,361	0	0	39,426	73,346	60.6%	67.5%	5.9%
	1988	20,318	9,185	45.2%	15,591	76.7%	20,129	(189)	31,194	(22,009)	15,591	0	0	(2,888)	19,780	97.4%	46.4%	78.8%
	1989	16,200	(379)	-2.3%	640	4.0%	16,008	(192)	0	(379)	640	0	0	4,300	14,090	87.0%	-2.7%	4.5%
	1990	11,961	20,023	167.4%	0	0.0%	12,165	204	19,575	448	0	0	0	2,529	10,485	87.7%	191.0%	0.0%
	1991	12,460	89,290	716.6%	103,800	833.1%	12,467	7	8,281	81,009	103,800	0	0	6,309	9,877	79.3%	904.0%	1050.9%
	1992	3,644	98	2.7%	0	0.0%	3,134	(510)	0	98	0	0	0	1,247	2,671	73.3%	3.7%	0.0%
	1993	32,071	904	2.8%	0	0.0%	30,918	(1,153)	0	904	0	0	0	29,127	14,056	43.8%	6.4%	0.0%
	1994	3,266	93	2.8%	0	0.0%	3,906	640	0	93	0	0	0	3,661	861	26.4%	10.8%	0.0%
	1995	6,614	749	11.3%	0	0.0%	6,137	(477)	0	749	0	0	0	7,652	1,409	21.3%	53.2%	0.0%
	1996	8,596	64	0.7%	0	0.0%	2,811	(5,785)	0	64	0	0	0	1,997	4,595	53.5%	1.4%	0.0%
	1997	8,344	478	5.7%	0	0.0%	20,458	12,114	0	478	0	0	0	785	2,281	27.3%	21.0%	0.0%
1997	Total	123,474	120,505	97.6%	120,031	97.2%	128,133	4,659	59,050	61,455	120,031	0	0	54,719	80,105	64.9%	150.4%	149.8%
	1988	17,962	(310)	-1.7%	0	0.0%	17,385	(577)	7,960	(8,270)	0	0	0	4,998	20,270	112.8%	-1.5%	0.0%
	1989	15,285	524	3.4%	0	0.0%	12,796	(2,489)	640	(116)	0	0	0	3,502	15,137	99.0%	3.5%	0.0%
	1990	11,554	(51,622)	-446.8%	0	0.0%	11,328	(226)	4,168	(55,790)	0	0	0	2,589	11,118	96.2%	-464.3%	0.0%
	1991	11,915	17,860	149.9%	0	0.0%	10,379	(1,536)	36,110	(18,250)	0	0	0	5,005	10,732	90.1%	166.4%	0.0%
	1992	3,644	13	0.4%	0	0.0%	3,639	(5)	0	13	0	0	0	1,793	2,988	82.0%	0.4%	0.0%
	1993	31,735	55,741	175.6%	65,362	206.0%	31,595	(140)	29,132	26,609	65,362	0	0	15,184	15,342	48.3%	363.3%	426.0%
	1994	3,240	7	0.2%	0	0.0%	1,945	(1,295)	0	7	0	0	0	3,158	1,014	31.3%	0.7%	0.0%

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EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserves Pending	Claim Reserves IBNR	Claim Reserves Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1995	6,526	7	0.1%	0	0.0%	6,911	385	0	7	0	0	0	8,288	1,547	23.7%	0.5%	0.0%
	1996	4,123	448	10.9%	0	0.0%	4,123	0	0	448	0	0	0	409	1,433	34.8%	31.3%	0.0%
	1997	26,179	983	3.8%	0	0.0%	25,921	(258)	0	983	0	0	0	9,704	4,144	15.8%	23.7%	0.0%
	1998	27,806	1,217	4.4%	0	0.0%	35,913	8,107	0	1,217	0	0	0	0	3,755	13.5%	32.4%	0.0%
1998	Total	159,969	24,868	15.5%	65,362	40.9%	161,935	1,966	78,010	(53,142)	65,362	0	0	54,630	87,480	54.7%	28.4%	74.7%
	1988	16,275	(705)	-4.3%	46,381	285.0%	16,155	(120)	0	(705)	46,381	0	0	3,891	24,041	147.7%	-2.9%	192.9%
	1989	12,985	(746)	-5.7%	0	0.0%	13,204	219	0	(746)	0	0	0	(1,533)	16,772	129.2%	-4.4%	0.0%
	1990	11,392	31,714	278.4%	57,918	508.4%	9,736	(1,656)	8,156	23,558	57,918	0	0	3,681	13,958	122.5%	227.2%	414.9%
	1991	10,626	38,101	358.6%	0	0.0%	10,651	25	37,916	185	0	0	0	3,537	11,568	108.9%	329.4%	0.0%
	1992	3,635	(86)	-2.4%	0	0.0%	3,639	4	0	(86)	0	0	0	1,014	3,865	106.3%	-2.2%	0.0%
	1993	29,749	44,832	150.7%	51,100	171.8%	29,409	(340)	34,187	10,645	51,100	0	0	16,924	18,134	61.0%	247.2%	281.8%
	1994	1,941	(294)	-15.1%	0	0.0%	1,945	4	0	(294)	0	0	0	(2,458)	702	36.2%	-41.9%	0.0%
	1995	6,520	(153)	-2.3%	0	0.0%	6,524	4	0	(153)	0	0	0	9,865	1,975	30.3%	-7.7%	0.0%
	1996	4,121	(97)	-2.4%	0	0.0%	4,123	2	0	(97)	0	0	0	1,688	2,010	48.8%	-4.8%	0.0%
	1997	24,950	2,734	11.0%	0	0.0%	23,677	(1,273)	0	2,734	0	0	0	18,567	5,699	22.8%	48.0%	0.0%
	1998	47,540	609	1.3%	0	0.0%	46,944	(596)	0	609	0	0	0	14,862	8,156	17.2%	7.5%	0.0%
	1999	25,850	615	2.4%	0	0.0%	33,758	7,908	0	615	0	0	0	0	2,604	10.1%	23.6%	0.0%
1999	Total	195,584	116,524	59.6%	155,399	79.5%	199,765	4,181	80,259	36,265	155,399	0	0	70,038	109,484	56.0%	106.4%	141.9%
	1988	16,112	21,870	135.7%	0	0.0%	15,760	(352)	21,863	7	0	0	0	5,038	26,606	165.1%	82.2%	0.0%
	1989	11,100	(291)	-2.6%	15,115	136.2%	10,306	(794)	0	(291)	15,115	0	0	(4,100)	16,069	144.8%	-1.8%	94.1%
	1990	11,468	16,864	147.1%	3,000	26.2%	11,460	(8)	22,567	(5,703)	3,000	0	0	3,338	15,524	135.4%	108.6%	19.3%
	1991	8,996	(41,881)	-465.6%	0	0.0%	8,722	(274)	21,494	(63,375)	0	0	0	(6,484)	10,811	120.2%	-387.4%	0.0%
	1992	3,643	10	0.3%	0	0.0%	3,639	(4)	0	10	0	0	0	977	4,286	117.7%	0.2%	0.0%
	1993	28,575	13,585	47.5%	0	0.0%	28,044	(531)	37,948	(24,363)	0	0	0	20,451	21,325	74.6%	63.7%	0.0%
	1994	1,949	54,006	2771.0%	0	0.0%	1,945	(4)	0	54,006	0	0	0	2,245	875	44.9%	6172.1%	0.0%
	1995	6,528	17	0.3%	0	0.0%	6,524	(4)	0	17	0	0	0	9,236	2,366	36.2%	0.7%	0.0%
	1996	4,125	10	0.2%	0	0.0%	4,123	(2)	0	10	0	0	0	716	2,474	60.0%	0.4%	0.0%
	1997	23,327	(219)	-0.9%	0	0.0%	22,198	(1,129)	0	(219)	0	0	0	21,283	7,836	33.6%	-2.8%	0.0%
	1998	47,669	6,300	13.2%	0	0.0%	47,010	(659)	0	6,300	0	0	0	33,078	12,797	26.8%	49.2%	0.0%
	1999	44,631	2,642	5.9%	1,879	4.2%	44,828	197	1,879	763	1,879	0	0	16,943	6,535	14.6%	40.4%	28.7%
	2000	43,859	924	2.1%	0	0.0%	59,225	15,366	0	924	0	0	0	718	5,246	12.0%	17.6%	0.0%
2000	Total	251,982	73,837	29.3%	19,994	7.9%	263,784	11,802	105,751	(31,914)	19,994	0	0	103,439	132,750	52.7%	55.6%	15.1%
	1988	15,542	164,765	1060.1%	112,281	722.4%	13,323	(2,219)	49,897	114,868	112,281	0	0	(2,277)	31,103	200.1%	529.7%	361.0%
	1989	9,395	34,370	365.8%	0	0.0%	9,314	(81)	15,115	19,255	0	0	0	1,903	15,212	161.9%	225.9%	0.0%
	1990	11,193	6,706	59.9%	0	0.0%	11,335	142	19,517	(12,811)	0	0	0	2,905	18,079	161.5%	37.1%	0.0%
	1991	7,451	(278)	-3.7%	0	0.0%	7,451	0	0	(278)	0	0	0	2,073	10,016	134.4%	-2.8%	0.0%

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EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserves Pending	Claim Reserves IBNR	Claim Reserves Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1992	3,639	(8)	-0.2%	0	0.0%	3,639	0	0	(8)	0	0	0	882	4,665	128.2%	-0.2%	0.0%
	1993	26,145	673	2.6%	0	0.0%	26,720	575	15,195	(14,522)	0	0	0	7,191	24,679	94.4%	2.7%	0.0%
	1994	1,170	(54,135)	-4626.9%	0	0.0%	1,010	(160)	0	(54,135)	0	0	0	(2,488)	720	61.5%	-7518.8%	0.0%
	1995	6,524	(12)	-0.2%	0	0.0%	6,524	0	0	(12)	0	0	0	9,493	3,134	48.0%	-0.4%	0.0%
	1996	4,123	(8)	-0.2%	0	0.0%	4,123	0	0	(8)	0	0	0	1,485	2,328	56.5%	-0.3%	0.0%
	1997	23,244	(59)	-0.3%	0	0.0%	24,947	1,703	0	(59)	0	0	0	19,483	8,136	35.0%	-0.7%	0.0%
	1998	46,385	(309)	-0.7%	0	0.0%	45,348	(1,037)	0	(309)	0	0	0	34,543	15,862	34.2%	-1.9%	0.0%
	1999	43,906	6,022	13.7%	0	0.0%	44,997	1,091	0	6,022	0	0	0	37,666	9,881	22.5%	60.9%	0.0%
	2000	87,976	1,322	1.5%	117,947	134.1%	91,330	3,354	0	1,322	117,947	0	0	35,588	13,858	15.8%	9.5%	851.1%
	2001	56,667	1,081	1.9%	567,257	1001.0%	67,013	10,346	0	1,081	463,621	103,636	0	331	6,059	10.7%	17.8%	9362.2%
2001	Total	343,360	160,130	46.6%	797,485	232.3%	357,074	13,714	99,724	60,406	693,849	103,636	0	148,778	163,732	47.7%	97.8%	487.1%
	1988	11,868	40,031	337.3%	41,193	347.1%	11,364	(504)	82,881	(42,850)	41,193	0	0	(14,093)	23,328	196.6%	171.6%	176.6%
	1989	7,335	(19,964)	-272.2%	0	0.0%	7,087	(248)	0	(19,964)	0	0	0	(3,898)	13,054	178.0%	-152.9%	0.0%
	1990	10,556	19,246	182.3%	700	6.6%	12,458	1,902	10,678	8,568	700	0	0	230	17,165	162.6%	112.1%	4.1%
	1991	7,549	(37)	-0.5%	0	0.0%	7,845	296	0	(37)	0	0	0	1,345	10,948	145.0%	-0.3%	0.0%
	1992	3,740	55,954	1496.1%	62,012	1658.1%	3,942	202	26,193	29,761	62,012	0	0	781	5,186	138.7%	1078.9%	1195.8%
	1993	24,155	21,893	90.6%	10,640	44.0%	23,958	(197)	0	21,893	10,640	0	0	37,355	27,633	114.4%	79.2%	38.5%
	1994	958	(42)	-4.4%	0	0.0%	958	0	0	(42)	0	0	0	7,337	676	70.6%	-6.2%	0.0%
	1995	6,723	(14)	-0.2%	0	0.0%	7,038	315	0	(14)	0	0	0	9,477	3,778	56.2%	-0.4%	0.0%
	1996	4,216	(13)	-0.3%	0	0.0%	4,684	468	0	(13)	0	0	0	950	3,224	76.5%	-0.4%	0.0%
	1997	22,694	(252)	-1.1%	0	0.0%	23,916	1,222	0	(252)	0	0	0	15,387	9,581	42.2%	-2.6%	0.0%
	1998	46,276	17,635	38.1%	2,510	5.4%	47,743	1,467	710	16,925	2,510	0	0	30,968	18,415	39.8%	95.8%	13.6%
	1999	44,553	56,915	127.7%	7,992	17.9%	45,044	491	741	56,174	7,992	0	0	40,755	11,782	26.4%	483.1%	67.8%
	2000	91,516	64,587	70.6%	780	0.9%	88,841	(2,675)	28,364	36,223	780	0	0	77,556	20,119	22.0%	321.0%	3.9%
	2001	108,575	76,430	70.4%	0	0.0%	110,904	2,329	33,633	42,797	0	0	0	41,141	17,116	15.8%	446.5%	0.0%
	2002	25,016	962	3.8%	0	0.0%	27,956	2,940	0	962	0	0	0	(1,548)	3,160	12.6%	30.4%	0.0%
2002	Total	415,730	333,331	80.2%	125,827	30.3%	423,738	8,008	183,200	150,131	125,827	0	0	243,743	185,165	44.5%	180.0%	68.0%
	1988	12,134	(25,384)	-209.2%	66,259	546.1%	10,775	(1,359)	40,256	(65,640)	66,259	0	0	(9,886)	22,882	188.6%	-110.9%	289.6%
	1989	6,916	(306)	-4.4%	0	0.0%	6,107	(809)	0	(306)	0	0	0	(4,542)	12,044	174.1%	-2.5%	0.0%
	1990	9,511	106,478	1119.5%	155,369	1633.6%	7,188	(2,323)	34,291	72,187	155,369	0	0	(12,591)	15,005	157.8%	709.6%	1035.4%
	1991	8,380	(158)	-1.9%	0	0.0%	8,937	557	0	(158)	0	0	0	1,072	11,928	142.3%	-1.3%	0.0%
	1992	4,312	29,615	686.8%	0	0.0%	4,370	58	31,625	(2,010)	0	0	0	846	5,664	131.4%	522.9%	0.0%
	1993	27,083	203	0.7%	30,350	112.1%	24,750	(2,333)	10,640	(10,437)	30,350	0	0	(56,751)	33,102	122.2%	0.6%	91.7%
	1994	1,117	(13)	-1.2%	0	0.0%	1,152	35	0	(13)	0	0	0	(3,979)	839	75.1%	-1.5%	0.0%
	1995	7,721	(108)	-1.4%	0	0.0%	7,823	102	0	(108)	0	0	0	(12,931)	4,764	61.7%	-2.3%	0.0%
	1996	4,946	(53)	-1.1%	0	0.0%	4,948	2	0	(53)	0	0	0	(1,148)	3,644	73.7%	-1.5%	0.0%

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	1997	25,220	(462)	-1.8%	0	0.0%	25,524	304	0	(462)	0	0	0	9,135	10,825	42.9%	-4.3%	0.0%
	1998	50,582	(16,517)	-32.7%	0	0.0%	51,302	720	1,800	(18,317)	0	0	0	12,805	19,996	39.5%	-82.6%	0.0%
	1999	48,376	(50,178)	-103.7%	0	0.0%	47,905	(471)	7,251	(57,429)	0	0	0	29,893	12,921	26.7%	-388.3%	0.0%
	2000	104,060	46,787	45.0%	0	0.0%	104,405	345	21,408	25,379	0	0	0	62,146	25,675	24.7%	182.2%	0.0%
	2001	120,939	122,655	101.4%	0	0.0%	118,902	(2,037)	38,668	83,987	0	0	0	76,765	24,192	20.0%	507.0%	0.0%
	2002	31,217	119	0.4%	0	0.0%	32,214	997	0	119	0	0	0	16,389	4,405	14.1%	2.7%	0.0%
2003	Total	462,514	212,678	46.0%	251,978	54.5%	456,302	(6,212)	185,939	26,739	251,978	0	0	107,223	207,886	44.9%	102.3%	121.2%
	1988	11,173	164,335	1470.8%	0	0.0%	11,247	74	66,511	97,824	0	0	0	(3,684)	22,589	202.2%	727.5%	0.0%
	1989	5,329	2,219	41.6%	0	0.0%	3,914	(1,415)	0	2,219	0	0	0	1,056	10,128	190.1%	21.9%	0.0%
	1990	8,775	25,209	287.3%	0	0.0%	9,376	601	51,488	(26,279)	0	0	0	654	14,705	167.6%	171.4%	0.0%
	1991	9,016	3,400	37.7%	0	0.0%	8,293	(723)	0	3,400	0	0	0	1,351	12,949	143.6%	26.3%	0.0%
	1992	2,106	47,792	2269.3%	14,112	670.1%	1,899	(207)	13,506	34,286	14,112	0	0	(2,822)	3,472	164.9%	1376.5%	406.5%
	1993	27,502	40,614	147.7%	640	2.3%	24,455	(3,047)	6,150	34,464	640	0	0	2,580	33,504	121.8%	121.2%	1.9%
	1994	1,154	164	14.2%	4,314	373.8%	606	(548)	0	164	4,314	0	0	839	998	86.5%	16.4%	432.3%
	1995	7,828	805	10.3%	0	0.0%	7,919	91	0	805	0	0	0	6,560	5,582	71.3%	14.4%	0.0%
	1996	4,950	298	6.0%	0	0.0%	4,948	(2)	0	298	0	0	0	760	3,331	67.3%	8.9%	0.0%
	1997	25,867	(6)	0.0%	0	0.0%	26,714	847	0	(6)	0	0	0	19,718	10,419	40.3%	-0.1%	0.0%
	1998	51,363	50,467	98.3%	48,120	93.7%	52,070	707	7,472	42,995	48,120	0	0	29,800	20,521	40.0%	245.9%	234.5%
	1999	48,440	(2,444)	-5.0%	0	0.0%	49,361	921	0	(2,444)	0	0	0	37,797	12,617	26.0%	-19.4%	0.0%
	2000	105,238	112,143	106.6%	170,358	161.9%	104,263	(975)	50,333	61,810	170,358	0	0	74,061	26,980	25.6%	415.7%	631.4%
	2001	117,566	55,191	46.9%	0	0.0%	117,859	293	40,935	14,256	0	0	0	73,091	27,576	23.5%	200.1%	0.0%
	2002	31,870	616	1.9%	0	0.0%	32,110	240	0	616	0	0	0	19,298	5,720	17.9%	10.8%	0.0%
2004	Total	458,177	500,803	109.3%	237,544	51.8%	455,034	(3,143)	236,395	264,408	237,544	0	0	261,059	211,091	46.1%	237.2%	112.5%
	1988	9,609	(96,068)	-999.8%	0	0.0%	10,366	757	4,708	(100,776)	0	0	0	(13,675)	17,172	178.7%	-559.4%	0.0%
	1989	5,541	(170)	-3.1%	0	0.0%	5,861	320	0	(170)	0	0	0	(10,963)	9,013	162.7%	-1.9%	0.0%
	1990	10,190	79,316	778.4%	21,459	210.6%	8,678	(1,512)	61,537	17,779	21,459	0	0	361	13,751	134.9%	576.8%	156.1%
	1991	9,188	102,187	1112.2%	77,861	847.4%	9,069	(119)	27,204	74,983	77,861	0	0	(7,901)	11,145	121.3%	916.9%	698.6%
	1992	2,265	(56,688)	-2502.8%	0	0.0%	2,327	62	4,800	(61,488)	0	0	0	357	3,104	137.0%	-1826.3%	0.0%
	1993	21,965	21,948	99.9%	1,920	8.7%	25,554	3,589	23,910	(1,962)	1,920	0	0	768	32,343	147.2%	67.9%	5.9%
	1994	249	61	24.5%	0	0.0%	726	477	0	61	0	0	0	802	1,298	521.3%	4.7%	0.0%
	1995	8,989	19,803	220.3%	8,515	94.7%	9,401	412	280	19,523	8,515	0	0	5,959	7,051	78.4%	280.9%	120.8%
	1996	5,322	42	0.8%	0	0.0%	4,936	(386)	0	42	0	0	0	(2,240)	3,051	57.3%	1.4%	0.0%
	1997	28,482	47	0.2%	0	0.0%	27,463	(1,019)	0	47	0	0	0	7,472	10,134	35.6%	0.5%	0.0%
	1998	59,272	31,753	53.6%	3,528	6.0%	58,012	(1,260)	36,304	(4,551)	3,528	0	0	19,226	21,399	36.1%	148.4%	16.5%
	1999	55,336	672	1.2%	0	0.0%	56,299	963	0	672	0	0	0	41,200	13,377	24.2%	5.0%	0.0%
	2000	118,524	30,194	25.5%	404	0.3%	119,574	1,050	59,774	(29,580)	404	0	0	66,687	25,482	21.5%	118.5%	1.6%

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EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserves Pending	Claim Reserves IBNR	Claim Reserves Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	2001	123,320	44,067	35.7%	0	0.0%	123,403	83	43,800	267	0	0	0	53,561	24,434	19.8%	180.4%	0.0%
	2002	30,670	81	0.3%	0	0.0%	30,823	153	0	81	0	0	0	21,364	5,512	18.0%	1.5%	0.0%
2005	Total	488,922	177,245	36.3%	113,688	23.3%	492,492	3,570	262,317	(85,072)	113,688	0	0	182,978	198,266	40.6%	89.4%	57.3%
	1988	10,837	80,365	741.6%	28,735	265.2%	9,930	(907)	13,091	67,274	28,735	0	0	(786)	20,957	193.4%	383.5%	137.1%
	1989	4,703	(128)	-2.7%	0	0.0%	4,839	136	0	(128)	0	0	0	326	8,704	185.1%	-1.5%	0.0%
	1990	7,070	(46,390)	-656.2%	0	0.0%	6,813	(257)	30,213	(76,603)	0	0	0	(12,250)	10,406	147.2%	-445.8%	0.0%
	1991	9,430	24,997	265.1%	0	0.0%	9,666	236	46,018	(21,021)	0	0	0	(321)	12,568	133.3%	198.9%	0.0%
	1992	1,626	(746)	-45.9%	0	0.0%	1,250	(376)	0	(746)	0	0	0	(9,112)	2,776	170.7%	-26.9%	0.0%
	1993	27,288	(33,148)	-121.5%	0	0.0%	28,164	876	2,850	(35,998)	0	0	0	6,844	35,908	131.6%	-92.3%	0.0%
	1994	728	4,372	600.5%	0	0.0%	726	(2)	4,314	58	0	0	0	1,048	1,343	184.5%	325.5%	0.0%
	1995	9,816	139,478	1420.9%	73,188	745.6%	10,153	337	23,036	116,442	73,188	0	0	5,975	8,338	84.9%	1672.8%	877.8%
	1996	4,904	(11)	-0.2%	0	0.0%	5,382	478	0	(11)	0	0	0	(243)	2,887	58.9%	-0.4%	0.0%
	1997	27,675	79,919	288.8%	84,798	306.4%	27,438	(237)	28,085	51,834	84,798	0	0	12,673	10,607	38.3%	753.5%	799.5%
	1998	54,181	(30,239)	-55.8%	0	0.0%	55,238	1,057	7,872	(38,111)	0	0	0	11,582	20,642	38.1%	-146.5%	0.0%
	1999	58,214	941	1.6%	0	0.0%	57,926	(288)	0	941	0	0	0	39,716	16,288	28.0%	5.8%	0.0%
	2000	116,453	160,228	137.6%	362,138	311.0%	119,618	3,165	77,784	82,444	290,701	71,437	0	67,158	26,138	22.4%	613.0%	1385.5%
	2001	126,131	45,708	36.2%	0	0.0%	127,229	1,098	43,305	2,403	0	0	0	67,920	28,592	22.7%	159.9%	0.0%
	2002	31,108	322	1.0%	0	0.0%	30,513	(595)	0	322	0	0	0	15,381	6,605	21.2%	4.9%	0.0%
2006	Total	490,164	425,668	86.8%	548,859	112.0%	494,885	4,721	276,568	149,100	477,422	71,437	0	205,911	212,759	43.4%	200.1%	258.0%
	1988	9,112	72,532	796.0%	120,005	1317.0%	7,388	(1,724)	32,676	39,856	120,005	0	0	(13,596)	18,036	197.9%	402.2%	665.4%
	1989	3,537	(515)	-14.6%	0	0.0%	2,176	(1,361)	0	(515)	0	0	0	(4,547)	8,313	235.0%	-6.2%	0.0%
	1990	5,439	(162)	-3.0%	0	0.0%	5,824	385	0	(162)	0	0	0	(210)	8,593	158.0%	-1.9%	0.0%
	1991	7,009	(50,726)	-723.7%	0	0.0%	6,977	(32)	4,641	(55,367)	0	0	0	(8,665)	9,502	135.6%	-533.8%	0.0%
	1992	0	(381)	0.0%	0	0.0%	0	0	0	(381)	0	0	0	0	0	0.0%	0.0%	0.0%
	1993	29,592	720	2.4%	0	0.0%	29,415	(177)	0	720	0	0	0	1,060	40,696	137.5%	1.8%	0.0%
	1994	707	24	3.4%	0	0.0%	706	(1)	0	24	0	0	0	(464)	1,306	184.7%	1.8%	0.0%
	1995	11,226	16,136	143.7%	0	0.0%	10,975	(251)	30,346	(14,210)	0	0	0	6,254	9,608	85.6%	167.9%	0.0%
	1996	3,020	(329)	-10.9%	0	0.0%	2,592	(428)	0	(329)	0	0	0	(401)	1,948	64.5%	-16.9%	0.0%
	1997	30,839	9,619	31.2%	0	0.0%	31,552	713	29,158	(19,539)	0	0	0	18,849	11,385	36.9%	84.5%	0.0%
	1998	53,975	620	1.1%	800	1.5%	53,453	(522)	800	(180)	800	0	0	9,006	21,030	39.0%	2.9%	3.8%
	1999	66,383	906	1.4%	0	0.0%	67,758	1,375	0	906	0	0	0	39,671	18,811	28.3%	4.8%	0.0%
	2000	123,660	100,612	81.4%	48,528	39.2%	124,896	1,236	84,572	16,040	48,528	0	0	78,436	28,608	23.1%	351.7%	169.6%
	2001	141,221	47,579	33.7%	0	0.0%	141,443	222	47,520	59	0	0	0	74,294	31,419	22.2%	151.4%	0.0%
	2002	34,684	51,845	149.5%	21,130	60.9%	35,820	1,136	9,965	41,880	21,130	0	0	18,884	7,521	21.7%	689.3%	280.9%
2007	Total	520,404	248,480	47.7%	190,463	36.6%	520,975	571	239,678	8,802	190,463	0	0	218,571	216,776	41.7%	114.6%	87.9%
	1988	6,986	(8,445)	-120.9%	10,850	155.3%	5,567	(1,419)	63,303	(71,748)	10,850	0	0	(5,616)	13,939	199.5%	-60.6%	77.8%

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EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserves Pending	Claim Reserves IBNR	Claim Reserves Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1989	3,199	(101)	-3.2%	84,415	2638.8%	3,192	(7)	0	(101)	84,415	0	0	10	6,858	214.4%	-1.5%	1230.9%
	1990	5,839	136	2.3%	0	0.0%	5,824	(15)	0	136	0	0	0	(1)	9,094	155.7%	1.5%	0.0%
	1991	7,379	52	0.7%	0	0.0%	7,360	(19)	0	52	0	0	0	(524)	9,773	132.4%	0.5%	0.0%
	1992	0	(30)	0.0%	0	0.0%	0	0	0	(30)	0	0	0	0	0	0.0%	0.0%	0.0%
	1993	29,520	257,592	872.6%	282,824	958.1%	28,891	(629)	58,539	199,053	282,824	0	0	2,777	42,706	144.7%	603.2%	662.3%
	1994	708	69	9.7%	0	0.0%	706	(2)	0	69	0	0	0	632	1,638	231.4%	4.2%	0.0%
	1995	11,600	(91,930)	-792.5%	0	0.0%	11,280	(320)	28,441	(120,371)	0	0	0	(5,660)	10,735	92.5%	-856.4%	0.0%
	1996	2,808	29	1.0%	0	0.0%	2,800	(8)	0	29	0	0	0	193	2,035	72.5%	1.4%	0.0%
	1997	30,221	(4,100)	-13.6%	0	0.0%	28,095	(2,126)	27,800	(31,900)	0	0	0	18,345	12,062	39.9%	-34.0%	0.0%
	1998	48,209	5,621	11.7%	5,333	11.1%	48,092	(117)	5,714	(93)	5,333	0	0	8,059	21,096	43.8%	26.6%	25.3%
	1999	68,842	473,533	687.9%	1,037,013	1506.4%	64,416	(4,426)	49,561	423,972	624,444	412,569	0	49,233	22,343	32.5%	2119.4%	4641.3%
	2000	127,345	142,297	111.7%	134,035	105.3%	125,494	(1,851)	105,269	37,028	134,035	0	0	85,821	33,327	26.2%	427.0%	402.2%
	2001	141,997	228,694	161.1%	302,487	213.0%	141,218	(779)	82,773	145,921	217,464	85,023	0	80,981	36,359	25.6%	629.0%	831.9%
	2002	33,325	(29,953)	-89.9%	0	0.0%	32,861	(464)	11,410	(41,363)	0	0	0	22,655	8,177	24.5%	-366.3%	0.0%
2008	Total	517,978	973,464	187.9%	1,856,958	358.5%	505,796	(12,182)	432,810	540,654	1,359,366	497,592	0	256,905	230,142	44.4%	423.0%	806.9%
	1988	5,802	3,885	67.0%	0	0.0%	4,910	(892)	33,944	(30,059)	0	0	0	(10,785)	9,627	165.9%	40.4%	0.0%
	1989	2,490	67,042	2692.4%	0	0.0%	2,437	(53)	17,120	49,922	0	0	0	(3,079)	6,164	247.6%	1087.6%	0.0%
	1990	5,824	155	2.7%	0	0.0%	5,824	0	0	155	0	0	0	(184)	9,602	164.9%	1.6%	0.0%
	1991	5,845	(979)	-16.7%	0	0.0%	3,745	(2,100)	0	(979)	0	0	0	(1,473)	6,410	109.7%	-15.3%	0.0%
	1992	0	(1)	0.0%	0	0.0%	0	0	0	(1)	0	0	0	0	0	0.0%	0.0%	0.0%
	1993	25,253	85,817	339.8%	48,000	190.1%	24,364	(889)	130,944	(45,127)	48,000	0	0	1,403	45,123	178.7%	190.2%	106.4%
	1994	706	81	11.5%	0	0.0%	706	0	0	81	0	0	0	577	1,895	268.4%	4.3%	0.0%
	1995	7,525	(934)	-12.4%	0	0.0%	7,525	0	(397)	(537)	0	0	0	4,803	7,913	105.2%	-11.8%	0.0%
	1996	2,620	(135)	-5.2%	0	0.0%	1,181	(1,439)	0	(135)	0	0	0	(1,075)	1,048	40.0%	-12.9%	0.0%
	1997	28,177	322	1.1%	0	0.0%	28,177	0	0	322	0	0	0	20,514	12,064	42.8%	2.7%	0.0%
	1998	44,397	265	0.6%	0	0.0%	43,512	(885)	390	(125)	0	0	0	746	18,377	41.4%	1.4%	0.0%
	1999	70,488	172,691	245.0%	0	0.0%	70,816	328	125,693	46,998	0	0	0	40,468	25,623	36.4%	674.0%	0.0%
	2000	129,978	99,101	76.2%	0	0.0%	130,076	98	107,612	(8,511)	0	0	0	59,622	37,086	28.5%	267.2%	0.0%
	2001	154,482	156,668	101.4%	149,661	96.9%	156,469	1,987	89,073	67,595	128,009	21,652	0	83,806	41,645	27.0%	376.2%	359.4%
	2002	36,551	8	0.0%	0	0.0%	35,306	(1,245)	0	8	0	0	0	20,970	8,037	22.0%	0.1%	0.0%
2009	Total	520,138	583,986	112.3%	197,661	38.0%	515,048	(5,090)	504,379	79,607	176,009	21,652	0	216,313	230,614	44.3%	253.2%	85.7%
	1988	4,203	8,417	200.3%	0	0.0%	4,203	0	16,578	(8,161)	0	0	0	(4,732)	7,403	176.1%	113.7%	0.0%
	1989	1,993	67,912	3407.5%	54,314	2725.3%	1,901	92	37,438	30,474	54,314	0	0	(255)	6,265	314.4%	1083.9%	866.9%
	1990	5,813	43,283	744.6%	90,338	1554.0%	2,086	3,728	2,800	40,483	48,524	41,814	0	1,361	9,289	159.8%	465.9%	972.5%
	1991	1,325	0	0.0%	0	0.0%	(1,009)	2,334	0	0	0	0	0	(6,992)	4,453	336.1%	0.0%	0.0%
	1993	23,805	18,591	78.1%	0	0.0%	23,126	678	112,240	(93,649)	0	0	0	356	34,319	144.2%	54.2%	0.0%

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	1994	706	0	0.0%	0	0.0%	706	0	0	0	0	0	0	508	1,810	256.5%	0.0%	0.0%
	1995	7,890	22,717	287.9%	23,164	293.6%	7,883	7	22,717	0	23,164	0	0	5,901	7,267	92.1%	312.6%	318.8%
	1996	1,228	0	0.0%	0	0.0%	1,228	0	0	0	0	0	0	96	991	80.7%	0.0%	0.0%
	1997	26,835	0	0.0%	0	0.0%	26,835	0	0	0	0	0	0	20,953	14,761	55.0%	0.0%	0.0%
	1998	38,920	152,507	391.8%	204,635	525.8%	38,822	98	19,300	133,207	99,919	104,716	0	15,218	22,046	56.6%	691.8%	928.2%
	1999	63,225	227,615	360.0%	96,491	152.6%	65,361	(2,136)	153,141	74,474	21,237	75,254	0	38,276	32,078	50.7%	709.6%	300.8%
	2000	117,585	38,173	32.5%	0	0.0%	119,163	(1,578)	88,520	(50,347)	0	0	0	83,887	46,206	39.3%	82.6%	0.0%
	2001	133,722	208,409	155.9%	306,963	229.6%	133,509	214	138,935	69,474	183,950	123,013	0	75,417	47,907	35.8%	435.0%	640.7%
	2002	38,694	124,369	321.4%	76,810	198.5%	38,693	1	0	124,369	30,520	46,290	0	20,333	13,130	33.9%	947.2%	585.0%
2010	Total	465,945	911,992	195.7%	852,716	183.0%	462,507	3,438	591,668	320,324	461,629	391,087	0	250,326	247,926	53.2%	367.8%	343.9%
	1988	2,845	0	0.0%	27	0.9%	2,081	764	0	27	0	0	27	(2,435)	4,842	170.2%	0.0%	0.5%
	1989	2,325	18,204	782.9%	0	0.0%	2,413	(88)	52,609	(34,405)	0	0	0	(414)	6,647	285.9%	273.9%	0.0%
	1990	5,298	31,199	588.9%	212	4.0%	6,142	(844)	22,327	9,084	0	0	212	(1,176)	9,747	184.0%	320.1%	2.2%
	1991	715	0	0.0%	0	0.0%	715	0	0	0	0	0	0	(10)	1,042	145.8%	0.0%	0.0%
	1993	21,572	40,707	188.7%	117,761	545.9%	23,289	(1,717)	38,570	2,739	35,875	81,284	602	(16,350)	34,666	160.7%	117.4%	339.7%
	1994	704	0	0.0%	44	6.3%	706	(2)	0	44	0	0	44	421	2,078	295.3%	0.0%	2.1%
	1995	5,263	447	8.5%	117	2.2%	6,114	(851)	447	117	0	0	117	2,608	4,400	83.6%	10.2%	2.7%
	1996	1,023	0	0.0%	15	1.4%	0	1,023	0	15	0	0	15	2,254	1,056	103.3%	0.0%	1.4%
	1997	27,606	15,293	55.4%	155,990	565.1%	29,753	(2,147)	15,293	417	49,412	106,162	417	(4,754)	16,747	60.7%	91.3%	931.5%
	1998	36,605	272,635	744.8%	305,929	835.8%	36,102	503	78,297	194,868	79,372	226,027	530	(1,462)	23,316	63.7%	1169.3%	1312.1%
	1999	67,049	325,796	485.9%	315,960	471.2%	67,850	(801)	182,143	144,504	103,888	211,220	851	26,440	34,620	51.6%	941.1%	912.6%
	2000	127,020	259,683	204.4%	245,090	193.0%	122,323	4,697	113,898	146,987	119,836	124,052	1,202	51,357	53,066	41.8%	489.4%	461.9%
	2001	132,459	443,961	335.2%	53,625	40.5%	130,812	1,647	218,365	226,596	52,624	0	1,000	18,525	50,648	38.2%	876.6%	105.9%
	2002	41,849	(73,992)	-176.8%	1,775	4.2%	42,264	(415)	14,895	(88,540)	1,428	0	347	24,903	15,107	36.1%	-489.8%	11.8%
2011	Total	472,333	1,333,934	282.4%	1,196,543	253.3%	470,563	1,770	736,845	602,452	442,435	748,745	5,363	99,908	257,983	54.6%	517.1%	463.8%
	1988	1,423	0	0.0%	433	30.4%	179	1,243	0	433	0	0	433	(1,976)	2,127	149.5%	0.0%	20.4%
	1989	2,292	(14,638)	-638.7%	0	0.0%	1,670	622	31,562	(46,200)	0	0	0	(13,965)	4,028	175.7%	-363.4%	0.0%
	1990	7,814	15,856	202.9%	3,445	44.1%	7,913	(98)	23,397	(4,096)	0	0	3,445	(1,059)	10,215	130.7%	155.2%	33.7%
	1991	229	0	0.0%	0	0.0%	229	0	0	0	0	0	0	(2,772)	452	196.9%	0.0%	0.0%
	1993	24,091	50,290	208.8%	12,401	51.5%	23,230	860	30,155	29,926	2,610	0	9,791	(25,544)	33,265	138.1%	151.2%	37.3%
	1994	778	0	0.0%	719	92.5%	664	114	0	719	0	0	719	(1,105)	2,178	280.0%	0.0%	33.0%
	1995	5,841	0	0.0%	1,902	32.6%	5,172	670	0	1,902	0	0	1,902	6,071	5,221	89.4%	0.0%	36.4%
	1996	0	0	0.0%	237	0.0%	0	0	0	237	0	0	237	(34)	658	0.0%	0.0%	36.0%
	1997	33,115	166,565	503.0%	33,066	99.9%	32,659	456	38,423	134,924	4,304	21,980	6,782	12,940	18,766	56.7%	887.6%	176.2%
	1998	42,028	84,891	202.0%	8,628	20.5%	45,317	(3,289)	81,693	11,826	0	0	8,628	193	25,059	59.6%	338.8%	34.4%
	1999	78,123	450,805	577.0%	212,994	272.6%	80,048	(1,926)	269,876	194,784	30,265	168,874	13,855	41,774	39,223	50.2%	1149.4%	543.0%

VA EXPERIENCE

For Reporting Year: 2012
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance
Base Policy Type(s): All Forms Included in this Filing
ROP: Excluded
Provisions: All Provisions

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned Premium/ Due/Adv	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserves: Pending	Claim Reserves: IBNR	Claim Reserves: Change in ActLfRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	2000	143,046	229,372	160.3%	214,114	149.7%	153,470	(10,424)	145,792	103,136	0	194,558	19,556	56,337	58,153	40.7%	394.4%	368.2%
	2001	132,918	(37,454)	-28.2%	16,277	12.2%	131,547	1,372	269,241	(290,418)	0	0	16,277	17,532	50,048	37.7%	-74.8%	32.5%
	2002	47,822	27,861	58.3%	5,650	11.8%	48,705	(883)	17,053	16,458	0	0	5,650	20,371	16,614	34.7%	167.7%	34.0%
2012	Total	519,519	973,547	187.4%	509,867	98.1%	530,803	(11,284)	907,191	153,632	37,179	385,412	87,276	108,763	266,005	51.2%	366.0%	191.7%
Grand	Total	7,654,094	7,635,629	99.8%	7,649,010	99.9%	7,742,061	75,814	5,340,336	2,387,932	5,336,810	2,219,561	92,639	2,824,475	3,556,448	46.5%	214.7%	215.1%

Ability/Medico Insurance Companies

Nationwide Experience - All Forms Receiving a Rate Increase - Incurred Claims are Without Changes in Active Life Reserves

Experience Starting January 1, 2013 Forward

Projection Assumptions

Projection Starting Date: 1/1/2013
Rate Increase Beginning Implementation Date: 10/1/2013
Nationwide Rate Increase: 40% for Non-Lifetime BP, 80% for Lifetime BP
Lapse/Mortality: 1.5% Voluntary Lapse + 1994 GAM Mortality
Interest Rate: 4.50%
Shock Lapse: 0.00%
Claim Antiselection: 0.00%

	Projected Experience (No Increase)			Projected Experience W/ Rate Increase			
Experience Year	Earned Premium	Incurred Claims	Loss Ratio	Revised Earned Premium	Incurred Claims	Loss Ratio	Lifetime Cumulative Loss Ratio
2013	75,756,694	93,279,944	123.13%	77,681,627	93,420,847	120.26%	75.90%
2014	69,327,417	93,829,132	135.34%	98,349,210	95,765,692	97.37%	77.08%
2015	63,187,063	93,890,913	148.59%	103,653,070	96,305,394	92.91%	77.94%
2016	57,365,818	93,368,640	162.76%	94,753,455	95,630,029	100.93%	79.04%
2017	51,848,918	92,218,033	177.86%	85,640,966	94,317,032	110.13%	80.32%
2018	46,685,950	90,656,659	194.18%	77,113,082	92,592,188	120.07%	81.75%
2019	41,861,569	88,649,649	211.77%	69,144,456	90,421,901	130.77%	83.27%
2020	37,369,667	86,112,033	230.43%	61,724,999	87,721,070	142.12%	84.86%
2021	33,214,144	83,134,293	250.30%	54,861,152	84,584,338	154.18%	86.49%
2022	29,382,095	79,762,178	271.47%	48,531,601	81,059,078	167.02%	88.13%
2023	25,872,319	76,112,924	294.19%	42,734,362	77,265,355	180.80%	89.76%
2024	22,677,571	72,189,421	318.33%	37,457,467	73,206,026	195.44%	91.36%
2025	19,781,403	68,051,327	344.02%	32,673,748	68,941,597	211.00%	92.93%
2026	17,170,607	63,720,913	371.10%	28,361,390	64,494,188	227.40%	94.44%
2027	14,831,733	59,283,198	399.71%	24,498,177	59,949,583	244.71%	95.88%
2028	12,746,825	54,875,013	430.50%	21,054,448	55,445,446	263.34%	97.25%
2029	10,900,017	50,560,528	463.86%	18,004,001	51,045,750	283.52%	98.54%
2030	9,274,364	46,376,358	500.05%	15,318,845	46,786,659	305.42%	99.76%
2031	7,852,043	42,324,401	539.02%	12,969,539	42,669,119	328.99%	100.90%
2032	6,616,046	38,532,156	582.40%	10,927,993	38,820,578	355.24%	101.95%
2033	5,547,697	35,069,910	632.15%	9,163,357	35,310,692	385.35%	102.94%
2034	4,631,434	31,890,205	688.56%	7,649,927	32,090,613	419.49%	103.85%
2035	3,851,683	28,999,549	752.91%	6,361,981	29,165,997	458.44%	104.70%
2036	3,190,990	26,300,370	824.21%	5,270,688	26,437,854	501.60%	105.49%
2037	2,634,145	23,815,869	904.12%	4,350,924	23,928,920	549.97%	106.21%
2038	2,167,156	21,561,303	994.91%	3,579,579	21,653,969	604.93%	106.88%
2039	1,778,880	19,516,291	1097.11%	2,938,249	19,592,073	666.79%	107.50%
2040	1,456,382	17,650,691	1211.95%	2,405,566	17,712,526	736.31%	108.07%
2041	1,189,934	15,929,969	1338.73%	1,965,463	15,980,280	813.05%	108.58%
2042	970,763	14,370,367	1480.32%	1,603,449	14,411,232	898.76%	109.06%
2043	790,771	12,955,224	1638.30%	1,306,149	12,988,363	994.40%	109.49%
2044	643,153	11,666,493	1813.95%	1,062,323	11,693,313	1100.73%	109.88%
2045	522,559	10,490,716	2007.57%	863,132	10,512,387	1217.94%	110.24%
2046	424,247	9,424,343	2221.43%	700,746	9,441,821	1347.40%	110.56%
2047	344,165	8,486,583	2465.85%	568,471	8,500,682	1495.36%	110.86%
2048	279,024	7,661,047	2745.66%	460,875	7,672,421	1664.75%	111.12%
2049	226,029	6,927,460	3064.86%	373,341	6,936,632	1857.99%	111.37%
2050	182,981	6,274,503	3429.04%	302,238	6,281,902	2078.46%	111.59%
2051	148,163	5,686,885	3838.25%	244,728	5,692,861	2326.20%	111.79%
2052	119,946	5,160,235	4302.13%	198,120	5,165,068	2607.04%	111.98%
2053	97,085	4,685,785	4826.50%	160,358	4,689,699	2924.51%	112.14%
2054	78,564	4,255,113	5416.09%	129,768	4,258,282	3281.46%	112.30%
2055	63,561	3,856,048	6066.66%	104,987	3,858,615	3675.33%	112.44%
2056	51,407	3,483,954	6777.17%	84,911	3,486,033	4105.49%	112.56%
2057	41,561	3,144,087	7565.08%	68,647	3,145,770	4582.52%	112.68%
2058	33,583	2,838,832	8453.27%	55,470	2,840,195	5120.25%	112.78%
2059	27,118	2,551,166	9407.52%	44,793	2,552,266	5697.97%	112.87%
2060	21,880	2,283,566	10436.92%	36,140	2,284,453	6321.19%	112.96%
2061	17,634	2,036,062	11546.29%	29,127	2,036,776	6992.83%	113.03%
2062	14,193	1,813,803	12779.48%	23,443	1,814,379	7739.44%	113.10%
2013 - 2062	685,268,951	1,817,714,141	265.3%	1,067,560,535	1,842,577,946	172.6%	
Inception - 2012	1,614,849,880	1,191,199,510	73.8%	1,614,849,880	1,191,199,510	73.8%	
Inception - 2062	2,300,118,832	3,008,913,651	130.8%	2,682,410,415	3,033,777,455	113.1%	
PV 2013-2062	516,165,440	1,139,249,900	220.7%	790,385,437	1,156,961,406	146.4%	
PV Inception - 2012	2,573,665,648	1,607,061,105	62.4%	2,573,665,648	1,607,061,105	62.4%	
PV Inception - 2062	3,089,831,088	2,746,311,005	88.9%	3,364,051,085	2,764,022,511	82.2%	

Ability/Medico Insurance Companies

Nationwide Experience - All Forms Receiving a Rate Increase - Incurred Claims are WITHOUT Changes in Active Life Reserves

	Actual Data		2010 Filing		2013 Filing			
					No Rate Increase		With 40% Non-Life, 80% Life Incr.	
Experience Year	Earned Premium	Runout Incurred Claims Discounted to Incurred Year	Earned Premium	Incurred Claims	Earned Premium	Incurred Claims	Earned Premium	Incurred Claims
2010	82,645,374	94,614,871	93,487,904	87,735,242				
2011	82,222,704	90,533,086	101,808,362	83,315,780				
2012	78,818,482	92,733,086	92,330,422	79,288,163				
2013			83,794,490	75,280,885	75,756,694	93,279,944	77,681,627	93,420,847
2014			76,127,053	71,806,742	69,327,417	93,829,132	98,349,210	95,765,692
2015			68,953,558	69,271,472	63,187,063	93,890,913	103,653,070	96,305,394
2016			62,243,646	67,532,672	57,365,818	93,368,640	94,753,455	95,630,029
2017			56,003,967	66,090,131	51,848,918	92,218,033	85,640,966	94,317,032
2018			50,213,903	64,751,079	46,685,950	90,656,659	77,113,082	92,592,188
2019			44,856,915	63,505,791	41,861,569	88,649,649	69,144,456	90,421,901
2020			39,926,319	62,381,256	37,369,667	86,112,033	61,724,999	87,721,070
2021			35,402,517	61,303,063	33,214,144	83,134,293	54,861,152	84,584,338
2022			31,269,239	60,137,796	29,382,095	79,762,178	48,531,601	81,059,078
2023			27,509,216	58,801,312	25,872,319	76,112,924	42,734,362	77,265,355
2024			24,101,078	57,221,756	22,677,571	72,189,421	37,457,467	73,206,026
2025			21,022,490	55,397,514	19,781,403	68,051,327	32,673,748	68,941,597
2026			18,256,892	53,356,723	17,170,607	63,720,913	28,361,390	64,494,188
2027			15,780,936	51,126,304	14,831,733	59,283,198	24,498,177	59,949,583
2028			13,577,654	48,744,348	12,746,825	54,875,013	21,054,448	55,445,446
2029			11,625,644	46,250,078	10,900,017	50,560,528	18,004,001	51,045,750
2030			9,905,929	43,669,292	9,274,364	46,376,358	15,318,845	46,786,659
2031			8,402,608	41,051,418	7,852,043	42,324,401	12,969,539	42,669,119
2032			7,094,171	38,420,796	6,616,046	38,532,156	10,927,993	38,820,578
2033			5,962,928	35,843,762	5,547,697	35,069,910	9,163,357	35,310,692
2034			4,990,707	33,356,407	4,631,434	31,890,205	7,649,927	32,090,613
2035			4,160,599	30,976,409	3,851,683	28,999,549	6,361,981	29,165,997
2036			3,456,314	28,705,126	3,190,990	26,300,370	5,270,688	26,437,854
2037			2,862,029	26,549,527	2,634,145	23,815,869	4,350,924	23,928,920
2038			2,363,423	24,533,088	2,167,156	21,561,303	3,579,579	21,653,969
2039			1,946,883	22,647,031	1,778,880	19,516,291	2,938,249	19,592,073
2040			1,600,331	20,880,873	1,456,382	17,650,691	2,405,566	17,712,526
2041			1,313,078	19,239,712	1,189,934	15,929,969	1,965,463	15,980,280
2042			1,075,606	17,706,102	970,763	14,370,367	1,603,449	14,411,232
2043			879,743	16,291,247	790,771	12,955,224	1,306,149	12,988,363
2044			718,645	14,976,049	643,153	11,666,493	1,062,323	11,693,313
2045			586,387	13,759,681	522,559	10,490,716	863,132	10,512,387
2046			477,943	12,628,830	424,247	9,424,343	700,746	9,441,821
2047			389,128	11,591,595	344,165	8,486,583	568,471	8,500,682
2048			316,542	10,645,323	279,024	7,661,047	460,875	7,672,421
2049			257,302	9,782,033	226,029	6,927,460	373,341	6,936,632
2050			208,995	8,988,658	182,981	6,274,503	302,238	6,281,902
2051			169,659	8,263,563	148,163	5,686,885	244,728	5,692,861
2052			137,609	7,592,967	119,946	5,160,235	198,120	5,165,068
2053			111,526	6,972,524	97,085	4,685,785	160,358	4,689,699
2054			90,295	6,392,603	78,564	4,255,113	129,768	4,258,282
2055			73,017	5,853,246	63,561	3,856,048	104,987	3,858,615
2056			58,956	5,342,593	51,407	3,483,954	84,911	3,486,033
2057			47,515	4,862,108	41,561	3,144,087	68,647	3,145,770
2058			38,203	4,411,507	33,583	2,838,832	55,470	2,840,195
2059			30,644	3,996,393	27,118	2,551,166	44,793	2,552,266
2060					21,880	2,283,566	36,140	2,284,453
2061					17,634	2,036,062	29,127	2,036,776
2062					14,193	1,813,803	23,443	1,814,379
Total			1,028,018,915	1,819,228,568	685,268,951	1,817,714,141	1,067,560,535	1,842,577,946
PV 2013+			558,894,928	922,771,218	516,165,440	1,139,249,900	790,385,437	1,156,961,406
Diff in PV Premium - PV Claims for 2013+			-363,876,290		-623,084,460		-366,575,970	

DATE: March 26, 2013

TO: State Insurance Department

RE: Representative Authorization

Ability Insurance Company hereby authorizes the following employees of Ability Resources, Inc. to act as representatives on behalf of Ability Insurance Company as follows:

Name	Action on Behalf of Ability Insurance Company
Linda Atwood	Communications with regulatory agencies and regulatory filings
David Charsky	Communications with regulatory agencies and regulatory filings
Jeffrey Goos	Communications with regulatory agencies and regulatory filings
Todd Moltumyr	Communications with regulatory agencies and premium rate increase filings
Raymond Nelson	Communications with regulatory agencies and premium rate increase filings
Donald Peeler	Communications with regulatory agencies and regulatory filings
Jeffrey Stewart	Communications with regulatory agencies and regulatory filings
Beverly Toomey	Communications with regulatory agencies and regulatory filings
Terri Tripp	Communications with regulatory agencies and regulatory filings

This authorization may be duplicated and/or sent via email and facsimile transmission. The information that Ability Resources, Inc. obtains is only to be used in the servicing of Ability Insurance Company and shall be in effect from the start date of this request until revoked in writing by an authorized officer of Ability Insurance Company.

Should you have any questions concerning this authorization, please contact me at (914) 393-2462. Thank you for your assistance in this matter.

Sincerely,

Ability Insurance Company
Kenneth King
President and Chief Executive Officer

To: **Bob Grissom**

From: **Todd Moltumyr ASA, MAAA**

Date: **August 13, 2013**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – Objection Dated July 28, 2013

This memo is in response to the captioned Objection Letter from Bob Grissom of the Virginia Insurance Department regarding our LTC rate increase filing. This response addresses the objections in the same order they were listed in the letter.

1. The information required by 14 VAC 5-130-70 is provided based on the national and Virginia only experience separately.

2. Exhibits that were used in developing the voluntary lapse and mortality assumptions are attached. We are using a 4.5% discount rate because that rate is consistent with the valuation interest rate that applies to most policies covered under the forms included in this filing and it is also consistent with today's very low interest rate environment.

3. The experience exhibits included in the initial filing all have actual to expected analysis in the four columns to the far right of each exhibit. The expected claims in those exhibits are all based on the original pricing assumptions.

   The last exhibit that was included in the initial filing showed a comparison of the 2010 projection with the 2013 projection, and also included the actual data from 2010-2012. That exhibit shows that the 2010-2012 actual experience was considerably worse than what was projected in the 2010 filing.

4. The lifetime expected loss ratio for the forms included in this filing were slightly above 60%. We are now projecting the lifetime loss ratio to be 82% if this rate increase is approved, and 89% if this increase is not approved.

5. The requested experience exhibits were provided with the initial filing materials.

6. As mentioned in item #2, we are using a 4.5% discount rate because that rate is consistent with the valuation interest rate that applies to most policies covered under the forms included in this filing and it is also consistent with today's very low interest rate environment. This same discount rate was also used in the last two nationwide rate increase filings that occurred in 2006 and 2010. The interest rate assumption in the initial filings ranged from 5%-7% depending on the form.

7. We confirm that we did list each form separately in the "Rate/Rule Schedule" section of the filing.

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8. As discussed in the Actuarial Memorandum, this rate increase is necessary due to the deteriorating morbidity that has occurred over the past three years and is expected to continue in the future. Furthermore, this rate increase is solely intended to get experience back in line with what was projected in the approved 2010 rate increase filing for years 2013 and forward.

9. We do not believe that restating earned premium assuming the requested levels had been inforce since inception is an appropriate method to determine whether or not a rate increase is justified. Instead, we believe it is appropriate to compare the current projection with the projection that was previously filed and approved. The prior rate filing projected future experience from years 2010+. The actual experience that developed from 2010-2012 was considerably poorer than what had been projected in that filing. This poor experience was incorporated into our new projection model and we are now projecting worse experience for years 2013+ than what had been projected in our 2010 filing. As mentioned in the Actuarial Memorandum, this rate increase is solely intended to get experience back in line with what was projected in the approved 2010 rate increase filing for years 2013 and forward. We are not attempting to recoup any of the losses that occurred from 2010-2012.

10. We are attaching all of the experience exhibits and projections in Excel format.

11. An exhibit showing the filing status in the other states is attached. We are requesting the same rate increase (40% for non-lifetime benefit period policies, 80% for lifetime benefit period policies) in all of those states.

12. Since acquiring the block in 2007, the company has undertaken a thorough review of all claims practices to ensure proper handling of all claim requests. In addition, Ability Insurance Company has undergone several state exams in recent years where the claim handling process was investigated thoroughly. We have also tried to mitigate the impact of this rate increase as much as possible. We believe the requested increase of 40% for non-lifetime benefit periods and 80% for lifetime benefit periods allows policyholders more flexibility to manage their premium rate through downgrades. A level increase would make it more difficult for policyholders to reduce their premium rate by downgrading coverage. Lastly, a contingent non-forfeiture benefit will also be offered to policyholders. 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.

13. If experience develops as projected in the filing then no future increases are expected. There are no margins built into the projections however, so if experience develops adversely then the company may need future rate actions.

14. As mentioned in the prior item, no future increases are expected if the experience develops as projected in the filing.

15. The anticipated future loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated future earned premium, is 85.5% if the full rate increase is approved, and 127.5% if the rate increase is not approved.

16. As discussed in the Actuarial Memorandum and above in items #3, #8 and #9, the 2010-2012 actual experience was significantly worse than what was projected in the 2010 filing. One of the reasons for this is that the original pricing claim costs did not accurately reflect future emerging experience. Because of this, new claim costs guidelines that were developed by Milliman replaced the original pricing claim costs in our projection system. These claim costs are generally higher and we believe they will more accurately reflect experience in the future.

17. I reviewed all correspondence from the prior rate filing and I believe any concerns raised in that prior filing were addressed at that time.

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA
Vice President

Ability/Medico Insurance Company 2013 LTC Rate Increase Filing

			Requested Increase			Approved Increase	
State	Inforce Policies	Inforce Premium	Non-Lifetime Benefit Period	Lifetime Benefit Period	Approval Date	Non-Lifetime Benefit Period	Lifetime Benefit Period
AL	218	$393,134	40%	80%	Pending		
AR	246	$539,694	40%	80%	Disapproved - To be Refiled		
AZ	1,021	$2,556,876	40%	80%	Pending		
CA	877	$1,551,993	40%	80%	To be Filed		
CO	463	$1,197,522	40%	80%	Pending		
FL	1,600	$2,540,186	40%	80%	To be Filed		
GA	156	$316,904	40%	80%	Pending		
HI	127	$343,892	40%	80%	Pending		
IA	5,540	$12,454,100	40%	80%	Pending		
ID	1,222	$2,134,236	40%	80%	Pending		
IL	763	$1,663,788	40%	80%	Pending		
IN	172	$372,473	40%	80%	Pending		
KS	1,607	$3,528,513	40%	80%	Pending		
KY	442	$879,849	40%	80%	Pending		
LA	54	$108,007	40%	80%	Pending		
MI	438	$768,424	40%	80%	Disapproved - To be Refiled		
MN	1,844	$3,649,761	40%	80%	Pending		
MO	1,488	$3,351,622	40%	80%	Pending		
MS	179	$346,316	40%	80%	Pending		
MT	2,519	$5,278,759	40%	80%	Pending		
NC	341	$892,026	40%	80%	Pending		
ND	639	$1,453,214	40%	80%	Pending		
NE	4,414	$10,246,518	40%	80%	6/21/2013	40%	80%
NM	269	$575,208	40%	80%	Pending		
NV	134	$267,504	40%	80%	Pending		
OH	560	$1,296,894	40%	80%	Pending		
OK	258	$671,849	40%	80%	Pending		
OR	2,603	$4,295,528	40%	80%	Pending		
PA	88	$178,548	40%	80%	Pending		
SC	71	$144,425	40%	80%	Pending		
SD	1,958	$4,331,998	40%	80%	To be Filed		
TN	768	$1,685,125	40%	80%	Pending		
TX	913	$2,279,384	40%	80%	Disapproved - To be Refiled		
UT	38	$75,032	40%	80%	Pending		
VA	227	$517,882	40%	80%	Pending		
WA	2,164	$4,684,221	40%	80%	Pending		
WI	618	$1,040,961	40%	80%	Pending		
WY	448	$1,182,473	40%	80%	Pending		

Note: Nationwide filings began in late June following the home state approval of the full requested increase. This rate increase filing has been submitted in 35 states thus far and will ultimately be requested in all states shown above. The companies are requesting the same rate increase percentages in all states.

8/13/2013

To: **Bob Grissom**

From: **Todd Moltumyr ASA, MAAA**

Date: **August 23, 2013**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – Objection Dated July 28, 2013

This memo is in response to the captioned Objection Letter from Bob Grissom of the Virginia Insurance Department regarding our LTC rate increase filing. This response addresses the objections in the same order they were listed in the letter.

1. The forms included in this nationwide filing were priced with interest rates that varied by form from 5%-7%. The forms with the most inforce policies were priced at 6% interest. I am attaching projections showing experience accumulated/discounted to 12/31/2012 using 5%, 6% and 7% interest rates. The projections show that the lifetime loss ratio is projected to be well above the minimum standard under all interest rate assumptions.

2. I believe we have this correct now. If not, please let us know and I will give you a call to figure out exactly what we need to be in compliance.

3. <u>If Full Rate Increase is Approved</u>

   The active life reserves held as of 12/31/2012 were $480,957,704 (from page 1 of "VA 2013 Exhibits"). The anticipated incurred claims from 1/1/2013+ assuming full rate increase is approved is $1,156,961,406 (from page 22 of "VA 2013 Exhibits").. The anticipated future earned premium from 1/1/2013+ assuming full rate increase is approved is $790,385,437 (from page 22 of "VA 2013 Exhibits"). Using these numbers, the anticipated future loss ratio is:

   ($1,156,961,406 - $480,957,704) / $790,385,437 = 85.5%

   <u>If No Rate Increase is Approved</u>

   The active life reserves held as of 12/31/2012 were $480,957,704 (from page 1 of "VA 2013 Exhibits"). The anticipated incurred claims from 1/1/2013+ assuming no rate increase is approved is $1,139,249,900 (from page 22 of "VA 2013 Exhibits").. The anticipated future earned premium from 1/1/2013+ assuming no rate increase is approved is $516,165,440 (from page 22 of "VA 2013 Exhibits"). Using these numbers, the anticipated future loss ratio is:

   ($1,139,249,900 - $480,957,704) / $516,165,440 = 127.5%

4. The attached document details the actuarial justification for the different rate increase percentages being requested for the lifetime vs. non-lifetime benefit period policies.

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5. A copy of the policyholder notification letter is attached.

6. We combine the experience of both companies in the company rate information in all states. We believe it helps make the filings more consistent with each other over time because it eliminates the impact of the policy novations. If we did not combine the policy information then it is possible that the number of Ability policyholders would increase from one filing to the next even though there is no new business being sold. We would prefer to continue filing it this way but if you would like we will split the data by company.

7. The process of novating policyholders from Medico Insurance Company to Ability Insurance Company began in 2009. Each state must approve the novation of policyholders before it can begin. There are three types of consent for novation: Active, Passive and No Consent. The novation occurs via residence state. Most states allow for No Consent. In those states, all residents of that state are immediately novated from Medico to Ability on the specified novation date. Passive Consent means that the company must notify the policyholder of its plans to novate the policyholder from Medico to Ability, but the policyholder has the option of informing the companies that it wishes to remain a Medico policyholder. Active Consent means the policyholder must actively choose to novate from Medico to Ability when the companies notify the policyholder of their option to switch companies. Virginia is one of only three states that require Active Consent, which explains why a larger portion of Virginia policyholders have remained with Medico as compared to nationwide.

8. Yes, if the entire increase is approved the company would consider implementing the increase over a three year period.

9. Ability Insurance Company is under the supervision of the Nebraska Insurance Department. There are definite solvency concerns if the full rate increase is not approved nationwide.

   The Nebraska Department of Insurance recently completed a comprehensive review of the Company's year-end 2012 Gross Premium Valuation. In order to present a valuation that demonstrated the long term health of the Company, the baseline GPV included and depends upon the full rate increase as presented in this filing. Before accepting the GPV and the underlying assumptions, the Department was aware of the justification and the structure of this rate increase filing. We have been given permission to direct you to the Examination Division of the Nebraska Department of Insurance if you have any questions about their review and acceptance of the Gross Premium Valuation and this rate increase. Please feel free to contact either of the following individuals in the Examination Division of the Nebraska Department of Insurance regarding their review:

   Rhonda Ahrens, FSA, MAAA, Life and Health Actuarial Examiner
   Phone: (402)471-4631
   Email: rhonda.ahrens@nebraska.gov

   Annie Elliott, Deputy Chief Examiner
   Phone: (402)471-3164
   Email: annie.elliott@nebraska.gov

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA
Vice President

Ability/Medico Insurance Companies

Nationwide Experience - All Forms Receiving a Rate Increase - Incurred Claims are Without Changes in Active Life Reserves

Experience Starting January 1, 2013 Forward

Projection Assumptions

Projection Starting Date: 1/1/2013
Rate Increase Beginning Implementation Date: 10/1/2013
Nationwide Rate Increase: 40% for Non-Lifetime BP, 80% for Lifetime BP
Lapse/Mortality: 1.5% Voluntary Lapse + 1994 GAM Mortality
Interest Rate: 5.00%
Shock Lapse: 0.00%
Claim Antiselection: 0.00%

	Projected Experience (No Increase)			Projected Experience W/ Rate Increase			
Experience Year	Earned Premium	Incurred Claims	Loss Ratio	Revised Earned Premium	Incurred Claims	Loss Ratio	Lifetime Cumulative Loss Ratio
2013	75,756,694	93,279,944	123.13%	77,681,627	93,420,847	120.26%	75.90%
2014	69,327,417	93,829,132	135.34%	98,349,210	95,765,692	97.37%	77.08%
2015	63,187,063	93,890,913	148.59%	103,653,070	96,305,394	92.91%	77.94%
2016	57,365,818	93,368,640	162.76%	94,753,455	95,630,029	100.93%	79.04%
2017	51,848,918	92,218,033	177.86%	85,640,966	94,317,032	110.13%	80.32%
2018	46,685,950	90,656,659	194.18%	77,113,082	92,592,188	120.07%	81.75%
2019	41,861,569	88,649,649	211.77%	69,144,456	90,421,901	130.77%	83.27%
2020	37,369,667	86,112,033	230.43%	61,724,999	87,721,070	142.12%	84.86%
2021	33,214,144	83,134,293	250.30%	54,861,152	84,584,338	154.18%	86.49%
2022	29,382,095	79,762,178	271.47%	48,531,601	81,059,078	167.02%	88.13%
2023	25,872,319	76,112,924	294.19%	42,734,362	77,265,355	180.80%	89.76%
2024	22,677,571	72,189,421	318.33%	37,457,467	73,206,026	195.44%	91.36%
2025	19,781,403	68,051,327	344.02%	32,673,748	68,941,597	211.00%	92.93%
2026	17,170,607	63,720,913	371.10%	28,361,390	64,494,188	227.40%	94.44%
2027	14,831,733	59,283,198	399.71%	24,498,177	59,949,583	244.71%	95.88%
2028	12,746,825	54,875,013	430.50%	21,054,448	55,445,446	263.34%	97.25%
2029	10,900,017	50,560,528	463.86%	18,004,001	51,045,750	283.52%	98.54%
2030	9,274,364	46,376,358	500.05%	15,318,845	46,786,659	305.42%	99.76%
2031	7,852,043	42,324,401	539.02%	12,969,539	42,669,119	328.99%	100.90%
2032	6,616,046	38,532,156	582.40%	10,927,993	38,820,578	355.24%	101.95%
2033	5,547,697	35,069,910	632.15%	9,163,357	35,310,692	385.35%	102.94%
2034	4,631,434	31,890,205	688.56%	7,649,927	32,090,613	419.49%	103.85%
2035	3,851,683	28,999,549	752.91%	6,361,981	29,165,997	458.44%	104.70%
2036	3,190,990	26,300,370	824.21%	5,270,688	26,437,854	501.60%	105.49%
2037	2,634,145	23,815,869	904.12%	4,350,924	23,928,920	549.97%	106.21%
2038	2,167,156	21,561,303	994.91%	3,579,579	21,653,969	604.93%	106.88%
2039	1,778,880	19,516,291	1097.11%	2,938,249	19,592,073	666.79%	107.50%
2040	1,456,382	17,650,691	1211.95%	2,405,566	17,712,526	736.31%	108.07%
2041	1,189,934	15,929,969	1338.73%	1,965,463	15,980,280	813.05%	108.58%
2042	970,763	14,370,367	1480.32%	1,603,449	14,411,232	898.76%	109.06%
2043	790,771	12,955,224	1638.30%	1,306,149	12,988,363	994.40%	109.49%
2044	643,153	11,666,493	1813.95%	1,062,323	11,693,313	1100.73%	109.88%
2045	522,559	10,490,716	2007.57%	863,132	10,512,387	1217.94%	110.24%
2046	424,247	9,424,343	2221.43%	700,746	9,441,821	1347.40%	110.56%
2047	344,165	8,486,583	2465.85%	568,471	8,500,682	1495.36%	110.86%
2048	279,024	7,661,047	2745.66%	460,875	7,672,421	1664.75%	111.12%
2049	226,029	6,927,460	3064.86%	373,341	6,936,632	1857.99%	111.37%
2050	182,981	6,274,503	3429.04%	302,238	6,281,902	2078.46%	111.59%
2051	148,163	5,686,885	3838.25%	244,728	5,692,861	2326.20%	111.79%
2052	119,946	5,160,235	4302.13%	198,120	5,165,068	2607.04%	111.98%
2053	97,085	4,685,785	4826.50%	160,358	4,689,699	2924.51%	112.14%
2054	78,564	4,255,113	5416.09%	129,768	4,258,282	3281.46%	112.30%
2055	63,561	3,856,048	6066.66%	104,987	3,858,615	3675.33%	112.44%
2056	51,407	3,483,954	6777.17%	84,911	3,486,033	4105.49%	112.56%
2057	41,561	3,144,087	7565.08%	68,647	3,145,770	4582.52%	112.68%
2058	33,583	2,838,832	8453.27%	55,470	2,840,195	5120.25%	112.78%
2059	27,118	2,551,166	9407.52%	44,793	2,552,266	5697.97%	112.87%
2060	21,880	2,283,566	10436.92%	36,140	2,284,453	6321.19%	112.96%
2061	17,634	2,036,062	11546.29%	29,127	2,036,776	6992.83%	113.03%
2062	14,193	1,813,803	12779.48%	23,443	1,814,379	7739.44%	113.10%
2013 - 2062	685,268,951	1,817,714,141	265.3%	1,067,560,535	1,842,577,946	172.6%	
Inception - 2012	1,614,849,880	1,191,199,510	73.8%	1,614,849,880	1,191,199,510	73.8%	
Inception - 2062	2,300,118,832	3,008,913,651	130.8%	2,682,410,415	3,033,777,455	113.1%	
PV 2013-2062	502,300,905	1,091,546,967	217.3%	767,711,006	1,108,677,282	144.4%	
PV Inception - 2012	2,720,853,483	1,668,280,226	61.3%	2,720,853,483	1,668,280,226	61.3%	
PV Inception - 2062	3,223,154,388	2,759,827,193	85.6%	3,488,564,489	2,776,957,509	79.6%	

Ability/Medico Insurance Companies

Nationwide Experience - All Forms Receiving a Rate Increase - Incurred Claims are Without Changes in Active Life Reserves

Experience Starting January 1, 2013 Forward

Projection Assumptions

Projection Starting Date: 1/1/2013
Rate Increase Beginning Implementation Date: 10/1/2013
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2034	4,631,434	31,890,205	688.56%	7,649,927	32,090,613	419.49%	103.85%
2035	3,851,683	28,999,549	752.91%	6,361,981	29,165,997	458.44%	104.70%
2036	3,190,990	26,300,370	824.21%	5,270,688	26,437,854	501.60%	105.49%
2037	2,634,145	23,815,869	904.12%	4,350,924	23,928,920	549.97%	106.21%
2038	2,167,156	21,561,303	994.91%	3,579,579	21,653,969	604.93%	106.88%
2039	1,778,880	19,516,291	1097.11%	2,938,249	19,592,073	666.79%	107.50%
2040	1,456,382	17,650,691	1211.95%	2,405,566	17,712,526	736.31%	108.07%
2041	1,189,934	15,929,969	1338.73%	1,965,463	15,980,280	813.05%	108.58%
2042	970,763	14,370,367	1480.32%	1,603,449	14,411,232	898.76%	109.06%
2043	790,771	12,955,224	1638.30%	1,306,149	12,988,363	994.40%	109.49%
2044	643,153	11,666,493	1813.95%	1,062,323	11,693,313	1100.73%	109.88%
2045	522,559	10,490,716	2007.57%	863,132	10,512,387	1217.94%	110.24%
2046	424,247	9,424,343	2221.43%	700,746	9,441,821	1347.40%	110.56%
2047	344,165	8,486,583	2465.85%	568,471	8,500,682	1495.36%	110.86%
2048	279,024	7,661,047	2745.66%	460,875	7,672,421	1664.75%	111.12%
2049	226,029	6,927,460	3064.86%	373,341	6,936,632	1857.99%	111.37%
2050	182,981	6,274,503	3429.04%	302,238	6,281,902	2078.46%	111.59%
2051	148,163	5,686,885	3838.25%	244,728	5,692,861	2326.20%	111.79%
2052	119,946	5,160,235	4302.13%	198,120	5,165,068	2607.04%	111.98%
2053	97,085	4,685,785	4826.50%	160,358	4,689,699	2924.51%	112.14%
2054	78,564	4,255,113	5416.09%	129,768	4,258,282	3281.46%	112.30%
2055	63,561	3,856,048	6066.66%	104,987	3,858,615	3675.33%	112.44%
2056	51,407	3,483,954	6777.17%	84,911	3,486,033	4105.49%	112.56%
2057	41,561	3,144,087	7565.08%	68,647	3,145,770	4582.52%	112.68%
2058	33,583	2,838,832	8453.27%	55,470	2,840,195	5120.25%	112.78%
2059	27,118	2,551,166	9407.52%	44,793	2,552,266	5697.97%	112.87%
2060	21,880	2,283,566	10436.92%	36,140	2,284,453	6321.19%	112.96%
2061	17,634	2,036,062	11546.29%	29,127	2,036,776	6992.83%	113.03%
2062	14,193	1,813,803	12779.48%	23,443	1,814,379	7739.44%	113.10%
2013 - 2062	685,268,951	1,817,714,141	265.3%	1,067,560,535	1,842,577,946	172.6%	
Inception - 2012	1,614,849,880	1,191,199,510	73.8%	1,614,849,880	1,191,199,510	73.8%	
Inception - 2062	2,300,118,832	3,008,913,651	130.8%	2,682,410,415	3,033,777,455	113.1%	
PV 2013-2062	476,686,164	1,006,366,869	211.1%	725,847,930	1,022,426,355	140.9%	
PV Inception - 2012	3,047,881,749	1,802,396,710	59.1%	3,047,881,749	1,802,396,710	59.1%	
PV Inception - 2062	3,524,567,912	2,808,763,579	79.7%	3,773,729,678	2,824,823,065	74.9%	

Ability/Medico Insurance Companies

Nationwide Experience - All Forms Receiving a Rate Increase - Incurred Claims are Without Changes in Active Life Reserves

Experience Starting January 1, 2013 Forward

Projection Assumptions

Projection Starting Date: 1/1/2013
Rate Increase Beginning Implementation Date: 10/1/2013
Nationwide Rate Increase: 40% for Non-Lifetime BP, 80% for Lifetime BP
Lapse/Mortality: 1.5% Voluntary Lapse + 1994 GAM Mortality
Interest Rate: 7.00%
Shock Lapse: 0.00%
Claim Antiselection: 0.00%

	Projected Experience (No Increase)			Projected Experience W/ Rate Increase			
Experience Year	Earned Premium	Incurred Claims	Loss Ratio	Revised Earned Premium	Incurred Claims	Loss Ratio	Lifetime Cumulative Loss Ratio
2013	75,756,694	93,279,944	123.13%	77,681,627	93,420,847	120.26%	75.90%
2014	69,327,417	93,829,132	135.34%	98,349,210	95,765,692	97.37%	77.08%
2015	63,187,063	93,890,913	148.59%	103,653,070	96,305,394	92.91%	77.94%
2016	57,365,818	93,368,640	162.76%	94,753,455	95,630,029	100.93%	79.04%
2017	51,848,918	92,218,033	177.86%	85,640,966	94,317,032	110.13%	80.32%
2018	46,685,950	90,656,659	194.18%	77,113,082	92,592,188	120.07%	81.75%
2019	41,861,569	88,649,649	211.77%	69,144,456	90,421,901	130.77%	83.27%
2020	37,369,667	86,112,033	230.43%	61,724,999	87,721,070	142.12%	84.86%
2021	33,214,144	83,134,293	250.30%	54,861,152	84,584,338	154.18%	86.49%
2022	29,382,095	79,762,178	271.47%	48,531,601	81,059,078	167.02%	88.13%
2023	25,872,319	76,112,924	294.19%	42,734,362	77,265,355	180.80%	89.76%
2024	22,677,571	72,189,421	318.33%	37,457,467	73,206,026	195.44%	91.36%
2025	19,781,403	68,051,327	344.02%	32,673,748	68,941,597	211.00%	92.93%
2026	17,170,607	63,720,913	371.10%	28,361,390	64,494,188	227.40%	94.44%
2027	14,831,733	59,283,198	399.71%	24,498,177	59,949,583	244.71%	95.88%
2028	12,746,825	54,875,013	430.50%	21,054,448	55,445,446	263.34%	97.25%
2029	10,900,017	50,560,528	463.86%	18,004,001	51,045,750	283.52%	98.54%
2030	9,274,364	46,376,358	500.05%	15,318,845	46,786,659	305.42%	99.76%
2031	7,852,043	42,324,401	539.02%	12,969,539	42,669,119	328.99%	100.90%
2032	6,616,046	38,532,156	582.40%	10,927,993	38,820,578	355.24%	101.95%
2033	5,547,697	35,069,910	632.15%	9,163,357	35,310,692	385.35%	102.94%
2034	4,631,434	31,890,205	688.56%	7,649,927	32,090,613	419.49%	103.85%
2035	3,851,683	28,999,549	752.91%	6,361,981	29,165,997	458.44%	104.70%
2036	3,190,990	26,300,370	824.21%	5,270,688	26,437,854	501.60%	105.49%
2037	2,634,145	23,815,869	904.12%	4,350,924	23,928,920	549.97%	106.21%
2038	2,167,156	21,561,303	994.91%	3,579,579	21,653,969	604.93%	106.88%
2039	1,778,880	19,516,291	1097.11%	2,938,249	19,592,073	666.79%	107.50%
2040	1,456,382	17,650,691	1211.95%	2,405,566	17,712,526	736.31%	108.07%
2041	1,189,934	15,929,969	1338.73%	1,965,463	15,980,280	813.05%	108.58%
2042	970,763	14,370,367	1480.32%	1,603,449	14,411,232	898.76%	109.06%
2043	790,771	12,955,224	1638.30%	1,306,149	12,988,363	994.40%	109.49%
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2051	148,163	5,686,885	3838.25%	244,728	5,692,861	2326.20%	111.79%
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2053	97,085	4,685,785	4826.50%	160,358	4,689,699	2924.51%	112.14%
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2057	41,561	3,144,087	7565.08%	68,647	3,145,770	4582.52%	112.68%
2058	33,583	2,838,832	8453.27%	55,470	2,840,195	5120.25%	112.78%
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2062	14,193	1,813,803	12779.48%	23,443	1,814,379	7739.44%	113.10%
2013 - 2062	685,268,951	1,817,714,141	265.3%	1,067,560,535	1,842,577,946	172.6%	
Inception - 2012	1,614,849,880	1,191,199,510	73.8%	1,614,849,880	1,191,199,510	73.8%	
Inception - 2062	2,300,118,832	3,008,913,651	130.8%	2,682,410,415	3,033,777,455	113.1%	
PV 2013-2062	453,565,857	932,696,598	205.6%	688,096,511	947,793,179	137.7%	
PV Inception - 2012	3,424,445,390	1,953,969,666	57.1%	3,424,445,390	1,953,969,666	57.1%	
PV Inception - 2062	3,878,011,248	2,886,666,264	74.4%	4,112,541,901	2,901,762,845	70.6%	

Ability Resources
Third Party Administrator for
Insert Company Name here
(the "Insurance Company")

Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

{Date}

Policy No: {PolicyNo}
Insured: {PolicyholderName}

{AddressFragment}

Dear {LocationName}:

The purpose of this letter is to notify you that the premium for the above policy is increasing. The {Mode} renewal premium rate of $${RenewalPremium} will become effective on {RenewalDate}. This is not a premium notice; you will receive a notice of premium due approximately 30 days before the premium is due.

It is necessary to increase premiums due to higher than anticipated claims payments expected over the lifetime of all policies like this one. Premium rates need to be adequate to pay current and future claims. We encourage you to maintain this policy as it will continue to provide valuable coverage. We do understand this premium increase may make it more difficult for you to continue your current level of coverage.

You may wish to consider reducing your level of coverage in order to make your premiums more affordable. We have provided you with the attached benefit reduction offer(s) as an alternative to your current plan while still maintaining essential coverage.

If you would like to investigate additional benefit downgrade offers, not mentioned in the attached, please call our dedicated Customer Support Department, toll free at 1-877-795-8493. Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

If you determine that you would like to discontinue this coverage we will provide a contingent benefit upon lapse benefit. The contingent benefit upon lapse benefit is a pool of money that you can use to fund future long term care expenses. If you elect this option, the policy will have benefits available that equal the sum of the premiums paid into the policy from the issue date through the current paid to date. To determine the number of days payable under the policy, the sum of all premiums paid is divided by Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

This contingent benefit upon lapse benefit acts as a form of reduced paid up coverage and will be available should you choose to lapse the coverage at any point between now and 120 days following the effective date the new premium rates take effect. If you would like to elect this benefit please send your request to us in writing.

We would like to stress the importance of retaining this valuable coverage. Renewing coverage now is the best way to ensure that coverage will be available in the future when you need it most. If you have any questions please contact us at 877-795-8493, electing option 2 at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

Customer Support Department
Ability Resources, Inc.
Third Party Administrator for {CompanyName}

Ability Resources
Third Party Administrator for
Insert Company Name here
(the "Insurance Company")

Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

DOWNGRADE OPTION RETURN FORM

Date: {Date}

Policyholder: {PolicyholderName}**Error! Bookmark not defined.**

Policy Number: {PolicyNo}**Error! Bookmark not defined.**

If you would like to implement one of the downgrade options listed in this letter please circle the downgrade option you would like to exercise and then sign, date, and return this page using the enclosed envelope. Please return your downgrade option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit downgrade offers, not mentioned in the attached, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

If you do not wish to implement any of these downgrade options you do not need to return anything to us.

(Example list)

* Reduce your Benefit Period from Lifetime to 5 Years for a new Annual premium of $$$

* Reduce your Benefit Period from Lifetime to 4 Years for a new Annual premium of $$$

* Increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of $$$

* Reduce your Benefit Period from Lifetime to 5 Years and increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of $$$

By signing and returning this page, {CompanyName} Company will downgrade the policy's available benefits, effective {RenewalDate}**Error! Bookmark not defined.**, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.

To: **Bob Grissom**

From: **Todd Moltumyr ASA, MAAA**

Date: **September 23, 2013**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – Objection Dated September 16, 2013

This memo is in response to the captioned Objection Letter from Bob Grissom of the Virginia Insurance Department regarding our LTC rate increase filing. This response addresses the objections in the same order they were listed in the letter.

1. The attached exhibit shows an actual to expected analysis for all past years where the expected is equal to 100% of the 2009 claim cost guidelines. Please note that this data comes from a different data system than our normal experience reporting system, and because of that, I want to highlight a few items for clarity:

    a. The Expected and Actual claim costs shown in the exhibit are discounted back to the incurred year at 4% interest. The yearly Incurred Claims in the experience exhibits provided with the initial filing are not discounted. The only discounting is done cumulatively in those exhibits
    b. This attached A/E exhibit includes some older forms that are not included in this rate filing. These additional forms make up a very small portion of incurred claims in recent years (less than 4%) but they did make up a greater portion of the claims in the 1990s.
    c. Adjustments were made to the 2009 claim cost guidelines to account for differences in underwriting selection.

2. The requested chart is shown below:

Form	Benefit Period	Inforce Policies	Inforce Annual Premium	Avg. Annual Premium (Current Rates)	Avg. Annual Premium (Proposed Rates)
3358	Non-Lifetime	2	$6,679	$3,339	$4,675
3358	Lifetime	1	$1,581	$1,581	$2,846
692	Non-Lifetime	8	$12,279	$1,535	$2,149
692	Lifetime	8	$17,265	$2,158	$3,885
694	Non-Lifetime	61	$119,555	$1,960	$2,744
694	Lifetime	147	$360,522	$2,453	$4,415

3. This block of business was acquired in 2007. It is our understanding that the same rate increases were requested in Virginia (and nationwide) for both Medico Insurance Company and Ability Insurance Company. (Please note that Ability was named Medico

Life Insurance Company at the time.) The 2001 and 2006 rate increases were approved for Medico Insurance Company in Virginia but were not approved for Medico Life Insurance Company. Only six of the 208 inforce policyholders of form LT694 were originally issued by Medico Life. We would prefer to not add on the two additional 20% rate increases on those six policyholders at this time as this is already a large rate increase.

4. The difference in projected Incurred Claims in those two columns is due to the waived premium being higher in the W/ Rate Increase column.

5. The difference is due to the policyholder distribution. We are requesting the same rate increase in all states, 40% for non-lifetime benefit period plans and 80% for lifetime benefit period plans. The 65.2% increase shown in the nationwide projection is based on the nationwide distribution of lifetime vs. non-lifetime benefit periods. The 69.3% average increase shown in the Rate/Rule section is based on the Virginia distribution of lifetime vs. non-lifetime benefit periods.

6. The actual earned premium from 2010-2012 was lower than projected due to several factors:

    a. The rate increase was not approved as quickly as assumed in the projection.
    b. The projection did not assume policyholder downgrades that reduced both benefits and premiums.
    c. The projection did not factor in people choosing to lapse coverage and accept the non-forfeiture benefit.

    Both items b. and c. reduce or eliminate premium but should also reduce expected claims as the policyholder now has lower benefit levels. Instead, Incurred Claims continued to increase and 2012 was the greatest discrepancy between actual and projected Incurred Claims. We believe this trend will continue, thus the need for this rate increase.

7. I apologize as I can see that we forgot to attach the document we referenced in our prior correspondence. That document (named “Actuarial Justification for Larger Rate Increase on Lifetime Benefit Period Plans”) is now attached.

8. The issue date range for each form is as follows:

    a. 3358: 5/19/1988 – 7/31/1992
    b. 692: 1/22/1993 – 10/29/1996
    c. 694: 9/18/1996 – 7/1/2002

9. We have modified the numeric information in the Rate/Rule Schedule tab under “Company Rate Information” so that it pertains only to the appropriate company.

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA
Vice President

Actual/Expected Analysis

Incurral Year	Expected Claim Cost	Actual Claim Cost	A/E
1988	$3,348,600	$2,332,635	0.697
1989	$9,025,436	$11,254,962	1.247
1990	$12,935,133	$18,041,864	1.395
1991	$15,537,469	$21,028,666	1.353
1992	$18,052,041	$21,751,777	1.205
1993	$20,154,572	$24,852,207	1.233
1994	$22,420,780	$25,559,324	1.140
1995	$24,537,018	$25,295,923	1.031
1996	$26,793,643	$28,101,722	1.049
1997	$29,657,563	$28,801,887	0.971
1998	$33,549,748	$29,940,479	0.892
1999	$37,732,744	$30,753,360	0.815
2000	$42,997,846	$38,201,285	0.888
2001	$49,813,678	$48,507,552	0.974
2002	$57,092,421	$54,291,825	0.951
2003	$61,102,716	$59,813,329	0.979
2004	$63,815,469	$58,693,139	0.920
2005	$67,247,515	$68,541,128	1.019
2006	$70,677,834	$71,410,763	1.010
2007	$73,904,124	$69,686,754	0.943
2008	$76,928,207	$78,186,494	1.016
2009	$78,570,209	$84,309,185	1.073
2010	$79,419,137	$94,708,454	1.193
2011	$78,471,772	$91,054,400	1.160
2012	$58,396,137	$75,493,406	1.293
Total	$1,112,181,812	$1,160,612,521	1.044

Actuarial Justification for Larger Rate Increase on Lifetime Benefit Period Plans

The following write-up describes the actuarial justification for seeking/implementing a larger rate increase for lifetime benefit period plans versus non-lifetime benefit period plans:

Original Pricing and Claim Cost Assumptions

The original pricing assumptions and premium rates for the Lifetime benefit period plans for the Medico/Ability LTC block underestimated the true claims experience that this plan design would eventually see. In fact, most carriers in the marketplace today have by now withdrawn the Lifetime benefit period plan from sale due to the excessive risk and experience.

In general the original claim cost assumptions for Lifetime benefit period plans were approximately 10%-25% higher than those for a 5-year benefit period plan. The following table illustrates selected claim costs assumptions for the top three major inforce policy forms.

Original Annual Claims Costs (per $10 of Daily Benefit) for Selected Attained Ages

	Policy Form: 694			Policy Form: 698			Policy Form: 201		
Attained Age	Lifetime Benefit	5-Year Benefit	Ratio Life/5 Yr	Lifetime Benefit	5-Year Benefit	Ratio Life/5 Yr	Lifetime Benefit	5-Year Benefit	Ratio Life/5 Yr
65	23.61	18.92	1.25	30.17	22.79	1.32	21.66	17.20	1.26
66	27.82	22.51	1.24	35.26	27.16	1.30	24.70	20.05	1.23
67	32.10	26.24	1.22	40.38	31.71	1.27	28.31	23.28	1.22
68	36.91	30.56	1.21	46.12	36.88	1.25	32.59	27.08	1.20
69	42.54	35.64	1.19	52.79	43.01	1.23	37.53	31.54	1.19
70	49.23	41.70	1.18	60.64	50.32	1.21	43.23	36.77	1.18
71	56.58	48.10	1.18	69.53	58.05	1.20	49.78	42.85	1.16
72	64.79	55.25	1.17	79.40	66.69	1.19	57.29	49.97	1.15
73	74.45	63.67	1.17	91.03	76.91	1.18	66.88	58.52	1.14
74	86.38	74.09	1.17	105.38	89.56	1.18	77.90	68.59	1.14
75	100.79	86.70	1.16	122.73	104.93	1.17	90.92	80.37	1.13
76	116.85	100.83	1.16	142.02	122.12	1.16	106.02	94.15	1.13
77	135.33	117.13	1.16	164.20	142.03	1.16	123.60	110.39	1.12
78	155.16	134.80	1.15	188.05	163.61	1.15	141.46	126.92	1.11
79	177.07	154.44	1.15	214.43	187.62	1.14	161.98	146.02	1.11
80	203.21	177.93	1.14	245.86	216.37	1.14	185.44	167.87	1.10
81	227.44	199.86	1.14	275.03	243.23	1.13	212.23	193.14	1.10
82	256.70	226.39	1.13	310.26	275.76	1.13	243.01	222.11	1.09
83	285.58	252.70	1.13	344.49	307.69	1.12	269.14	247.00	1.09
84	315.84	280.38	1.13	380.25	341.29	1.11	298.02	274.74	1.08
85	347.76	309.71	1.12	417.91	376.92	1.11	330.03	305.52	1.08

These claim cost assumptions yielded premium rates for Lifetime benefit plans that average 15%-22% higher than those of 5-year benefit period plans.

Sample Premium Rate Comparisons for Selected Issue Ages - Lifetime Benefit vs 5-Year Benefit							
Annual Premiums for a $100/Day Benefit Amount, 0-Day Elimination, No Inflation Protection							
State of Nebraska as of January 2013							
	Issue Age: 62			Issue Age: 67			
Policy Form	Lifetime Benefit	5-Year Benefit	Ratio of Life/5-Year	Lifetime Benefit	5-Year Benefit	Ratio of Life/5-Year
694	$1,972	$1,609	1.23	$3,092	$2,655	1.16
698	$1,918	$1,659	1.16	$2,858	$2,513	1.14
201	$2,102	$1,719	1.22	$3,116	$2,597	1.20

Milliman Claim Cost Guideline Assumptions

In 2012, the company began using Milliman claim costs as the underlying basis for projecting future experience.

The Milliman claim cost tables assume a much larger increase in claim costs when moving from a fixed benefit period to a Lifetime benefit period then what was assumed at the time these products were priced. The following table illustrates that the Milliman guidelines assume that Lifetime claim costs are 50%-90% greater than those of a 5-year benefit period policy.

Milliman Sample Claim Cost Tables (for Issue Age 65 Insured)						
	Male			Female		
Attained Age	Lifetime Benefit	5-Year Benefit	Ratio Life/5-Yr	Lifetime Benefit	5-Year Benefit	Ratio Life/5-Yr
65	9.73	5.72	1.70	12.68	6.61	1.92
66	18.06	10.79	1.67	22.28	11.57	1.93
67	24.62	14.96	1.65	28.74	14.87	1.93
68	29.78	18.31	1.63	34.82	18.27	1.91
69	35.91	22.35	1.61	42.07	22.38	1.88
70	43.61	27.47	1.59	51.17	27.61	1.85
71	52.30	33.35	1.57	61.46	33.64	1.83
72	60.94	39.34	1.55	71.72	39.83	1.80
73	72.74	46.99	1.55	90.96	51.33	1.77
74	86.02	55.61	1.55	114.25	65.52	1.74
75	100.82	65.23	1.55	142.13	82.85	1.72
76	118.10	76.47	1.54	176.36	104.59	1.69
77	138.31	89.63	1.54	218.49	131.89	1.66
78	155.64	101.35	1.54	251.80	154.03	1.63
79	175.10	114.59	1.53	289.74	179.73	1.61
80	196.89	129.50	1.52	332.75	209.48	1.59
81	221.28	146.26	1.51	381.57	244.03	1.56
82	248.55	165.12	1.51	436.44	283.85	1.54
83	286.21	190.64	1.50	503.65	332.80	1.51
84	329.09	219.81	1.50	578.63	389.16	1.49
85	377.74	253.07	1.49	661.07	453.58	1.46

Actual Experience Compared to Milliman Claim Cost Guideline Expected Claims

The company performed actual-to-expected studies to the Milliman tables in order to true-up the expected tables to actual experience for such projections. In addition, the company performed an actual-to-expected claims experience study of just the Lifetime and non-Lifetime benefit periods. The following shows that the actual experience of Lifetime plans has differed by even more than what was suggested by the Milliman tables:

Actual versus Milliman Guideline Expected (A/E) Claim Cost Experience		
	Lifetime Benefit Period Plans	Non-Lifetime Benefit Plans
Policy Duration	A/E Ratio	A/E Ratio
1	0.82	0.79
2	1.14	1.12
3	1.14	1.22
4	1.07	1.24
5	1.22	1.20
6	1.19	1.09
7	1.42	1.02
8	1.25	0.98
9	1.29	1.00
10	1.23	0.93
11	1.14	1.00
12	1.33	0.99
13	1.37	0.89
14	1.09	0.90
15	1.11	0.94
16	1.20	0.93
17	1.27	0.82
18	1.18	0.81
19	1.19	0.76
20	1.49	0.75

Summary/Conclusion:

- Original/Current Premiums assumed a 15%-22% increase in premiums for a Lifetime benefit period plan versus a 5-year benefit period plan.
- Milliman guideline tables assume a 50%-90% increase in claim costs for a Lifetime benefit period plan versus a 5-year benefit period plan. (Assuming an average Lifetime benefit premium of 65% higher than 5-year benefit plans, this would equate to Lifetime premiums that would be 37%-43% higher than what original pricing assumed.)
- Actual experience for Lifetime benefit period plans (in comparison to Milliman tables) has run at a higher A/E rate than the experience for non-lifetime benefit period plans. This would support an even greater difference than what was shown in the Milliman tables.
- Hence the current rate increase, which requests a larger increase for Lifetime benefit period plans by 28.6%, (1.80/1.40), is more than actuarially justified based upon the actual experience to date.

To: **Bob Grissom**

From: **Todd Moltumyr ASA, MAAA**

Date: **November 21, 2013**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – Objection Dated October 16, 2013

This memo is in response to the captioned Objection Letter from Bob Grissom of the Virginia Insurance Department regarding our LTC rate increase filing. This response addresses the objections in the same order they were listed in the letter.

1. I apologize for the delay in response. The reason for the delay was that we have been working with our IT department in an effort to provide the requested experience exhibit split by lifetime vs. non-lifetime benefit periods. We are unable to provide the requested data for years 2009 and prior, but the attached exhibit does show the experience for years 2010 through the first nine months of 2013. The exhibit does illustrate the poorer experience on the lifetime benefit period policies, thus the reason for the larger requested increase on those plans.

   In addition, we are re-providing the more detailed write-up of why we believe the different rate increase request by benefit period is appropriate. The key components from that write-up are as follows:

   a. The typical premium rate difference between lifetime and 5 year benefit periods range from 15%-25% on the forms included in this filing.

   b. In 2012, the company began using Milliman claim costs as the underlying basis for projecting future experience, replacing the original pricing claim costs.

   c. The difference between the lifetime benefit period claim costs and 5 year benefit period claim costs is considerably larger (generally 30%-45%) under the newly adopted Milliman claim costs than it was under the original pricing claim costs.

   d. The actual versus Milliman expected (A/E) claim cost experience is poorer for the lifetime benefit period plans than non-lifetime benefit period plans at nearly all durations.

   e. We are requesting a rate increase on lifetime benefit plans that is 28.6% higher than we are requesting on non-lifetime benefit plans (1.8 / 1.4).

   f. The higher requested rate increase on the lifetime plans only accounts for the difference between the lifetime and 5 year benefit period claim costs under the Milliman claim costs in relation to the original pricing claim costs. If we were to factor in the poorer A/E experience of the lifetime plans vs. the non-lifetime plans

we could justify an even larger rate increase difference than what we are requesting.

2. The attached projection shows the results if the factor used to adjust the claim costs was 1.044 in each year.

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA
Vice President

Actuarial Justification for Larger Rate Increase on Lifetime Benefit Period Plans

The following write-up describes the actuarial justification for seeking/implementing a larger rate increase for lifetime benefit period plans versus non-lifetime benefit period plans:

Original Pricing and Claim Cost Assumptions

The original pricing assumptions and premium rates for the Lifetime benefit period plans for the Medico/Ability LTC block underestimated the true claims experience that this plan design would eventually see. In fact, most carriers in the marketplace today have by now withdrawn the Lifetime benefit period plan from sale due to the excessive risk and experience.

In general the original claim cost assumptions for Lifetime benefit period plans were approximately 10%-25% higher than those for a 5-year benefit period plan. The following table illustrates selected claim costs assumptions for the top three major inforce policy forms.

Original Annual Claims Costs (per $10 of Daily Benefit) for Selected Attained Ages

	Policy Form: 694			Policy Form: 698			Policy Form: 201		
Attained Age	Lifetime Benefit	5-Year Benefit	Ratio Life/5 Yr	Lifetime Benefit	5-Year Benefit	Ratio Life/5 Yr	Lifetime Benefit	5-Year Benefit	Ratio Life/5 Yr
65	23.61	18.92	1.25	30.17	22.79	1.32	21.66	17.20	1.26
66	27.82	22.51	1.24	35.26	27.16	1.30	24.70	20.05	1.23
67	32.10	26.24	1.22	40.38	31.71	1.27	28.31	23.28	1.22
68	36.91	30.56	1.21	46.12	36.88	1.25	32.59	27.08	1.20
69	42.54	35.64	1.19	52.79	43.01	1.23	37.53	31.54	1.19
70	49.23	41.70	1.18	60.64	50.32	1.21	43.23	36.77	1.18
71	56.58	48.10	1.18	69.53	58.05	1.20	49.78	42.85	1.16
72	64.79	55.25	1.17	79.40	66.69	1.19	57.29	49.97	1.15
73	74.45	63.67	1.17	91.03	76.91	1.18	66.88	58.52	1.14
74	86.38	74.09	1.17	105.38	89.56	1.18	77.90	68.59	1.14
75	100.79	86.70	1.16	122.73	104.93	1.17	90.92	80.37	1.13
76	116.85	100.83	1.16	142.02	122.12	1.16	106.02	94.15	1.13
77	135.33	117.13	1.16	164.20	142.03	1.16	123.60	110.39	1.12
78	155.16	134.80	1.15	188.05	163.61	1.15	141.46	126.92	1.11
79	177.07	154.44	1.15	214.43	187.62	1.14	161.98	146.02	1.11
80	203.21	177.93	1.14	245.86	216.37	1.14	185.44	167.87	1.10
81	227.44	199.86	1.14	275.03	243.23	1.13	212.23	193.14	1.10
82	256.70	226.39	1.13	310.26	275.76	1.13	243.01	222.11	1.09
83	285.58	252.70	1.13	344.49	307.69	1.12	269.14	247.00	1.09
84	315.84	280.38	1.13	380.25	341.29	1.11	298.02	274.74	1.08
85	347.76	309.71	1.12	417.91	376.92	1.11	330.03	305.52	1.08

These claim cost assumptions yielded premium rates for Lifetime benefit plans that average 15%-22% higher than those of 5-year benefit period plans.

Sample Premium Rate Comparisons for Selected Issue Ages - Lifetime Benefit vs 5-Year Benefit							
Annual Premiums for a $100/Day Benefit Amount, 0-Day Elimination, No Inflation Protection							
State of Nebraska as of January 2013							
	Issue Age: 62			Issue Age: 67			
Policy Form	Lifetime Benefit	5-Year Benefit	Ratio of Life/5-Year	Lifetime Benefit	5-Year Benefit	Ratio of Life/5-Year
694	$1,972	$1,609	1.23	$3,092	$2,655	1.16
698	$1,918	$1,659	1.16	$2,858	$2,513	1.14
201	$2,102	$1,719	1.22	$3,116	$2,597	1.20

Milliman Claim Cost Guideline Assumptions

In 2012, the company began using Milliman claim costs as the underlying basis for projecting future experience.

The Milliman claim cost tables assume a much larger increase in claim costs when moving from a fixed benefit period to a Lifetime benefit period then what was assumed at the time these products were priced. The following table illustrates that the Milliman guidelines assume that Lifetime claim costs are 50%-90% greater than those of a 5-year benefit period policy.

Milliman Sample Claim Cost Tables (for Issue Age 65 Insured)						
	Male			Female		
Attained Age	Lifetime Benefit	5-Year Benefit	Ratio Life/5-Yr	Lifetime Benefit	5-Year Benefit	Ratio Life/5-Yr
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67	24.62	14.96	1.65	28.74	14.87	1.93
68	29.78	18.31	1.63	34.82	18.27	1.91
69	35.91	22.35	1.61	42.07	22.38	1.88
70	43.61	27.47	1.59	51.17	27.61	1.85
71	52.30	33.35	1.57	61.46	33.64	1.83
72	60.94	39.34	1.55	71.72	39.83	1.80
73	72.74	46.99	1.55	90.96	51.33	1.77
74	86.02	55.61	1.55	114.25	65.52	1.74
75	100.82	65.23	1.55	142.13	82.85	1.72
76	118.10	76.47	1.54	176.36	104.59	1.69
77	138.31	89.63	1.54	218.49	131.89	1.66
78	155.64	101.35	1.54	251.80	154.03	1.63
79	175.10	114.59	1.53	289.74	179.73	1.61
80	196.89	129.50	1.52	332.75	209.48	1.59
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Actual Experience Compared to Milliman Claim Cost Guideline Expected Claims

The company performed actual-to-expected studies to the Milliman tables in order to true-up the expected tables to actual experience for such projections. In addition, the company performed an actual-to-expected claims experience study of just the Lifetime and non-Lifetime benefit periods. The following shows that the actual experience of Lifetime plans has differed by even more than what was suggested by the Milliman tables:

Actual versus Milliman Guideline Expected (A/E) Claim Cost Experience		
	Lifetime Benefit Period Plans	Non-Lifetime Benefit Plans
Policy Duration	A/E Ratio	A/E Ratio
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10	1.23	0.93
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13	1.37	0.89
14	1.09	0.90
15	1.11	0.94
16	1.20	0.93
17	1.27	0.82
18	1.18	0.81
19	1.19	0.76
20	1.49	0.75

Summary/Conclusion:

- Original/Current Premiums assumed a 15%-22% increase in premiums for a Lifetime benefit period plan versus a 5-year benefit period plan.
- Milliman guideline tables assume a 50%-90% increase in claim costs for a Lifetime benefit period plan versus a 5-year benefit period plan. (Assuming an average Lifetime benefit premium of 65% higher than 5-year benefit plans, this would equate to Lifetime premiums that would be 37%-43% higher than what original pricing assumed.)
- Actual experience for Lifetime benefit period plans (in comparison to Milliman tables) has run at a higher A/E rate than the experience for non-lifetime benefit period plans. This would support an even greater difference than what was shown in the Milliman tables.
- Hence the current rate increase, which requests a larger increase for Lifetime benefit period plans by 28.6%, (1.80/1.40), is more than actuarially justified based upon the actual experience to date.

To: **Janet Hauser**

From: **Todd Moltumyr ASA, MAAA**

Date: **January 15, 2014**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – Objection Dated December 31, 2013

This memo is in response to the captioned Objection Letter from Janet Hauser of the Virginia Insurance Department regarding our LTC rate increase filing. This response addresses the objections in the same order they were listed in the letter.

1. We will accept the Department's offer of approving the entire rate increase but implementing it over three years. We would like to know if it would be acceptable to the Department to implement the non-lifetime benefit period rate increase as two 20% increases and the lifetime benefit period increases as three 22% increases. This is what we are doing in one other state thus far, and also are trying to get a similar rate schedule approved in at least one other state.

   A revised Actuarial Memorandum reflecting this proposed increase is attached. This revised Memorandum also reflects the other changes you requested in the Note to Filer. The one item in the Note to Filer that was not changed is we left in the reference to rider UR-AB-287 in the Actuarial Memorandum. Please note that this rider is referenced in the footer of the rate tables for form LT694.

2. We will attach revised premium rate sheets for each time period attached to the rate/rule schedule in SERFF once the Department advises us if our proposed schedule is acceptable.

3. We do have a version of the letter that we use in states that preapprove multiple increases. This letter shows exactly what the future increases will be and when they will become effective. This sample letter is attached.

   We would strongly prefer not to add any additional language to our letter. We believe it is already a relatively long letter and making the letter even longer may actually discourage policyholders from reading the letter. Our (877) number is included in the letter and our customer service reps are able to answer all questions related to why the rate increase is needed.

   The Benefit Adjustment Option Return Form is included with the rate increase notification letter. It is the last page of the sample rate increase notification letter that we have attached. Please note that if the policyholder returns this form, we then mail the policyholder a Benefit Adjustment Rider. I am attaching a copy of this rider, which has been approved by the Virginia Department of Insurance.

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4. We have attached the Rate Summary form. Please note that we were unsure as to whether to show the requested rate change information based on the first increase only or all increases. For now we filled the form out using each individual rate change that we are requesting to be implemented. Please let us know if you would like us to fill the form out differently. A brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates is also attached.

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA
Vice President

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

1. Purpose of Filing

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

2. Scope of Filing

This filing applies to the Virginia Long Term Care Policy Forms and Riders as shown in the 'Benefits' section. The forms were marketed by independent agents but are not available for sale anymore. This rate revision applies only to inforce business. We are requesting two 20% increases on policies with a non-lifetime benefit period and three 22% increases on policies with a lifetime benefit period. These increases would be implemented at one year intervals. The distribution of inforce business (excluding policies in paid up status) as of 12/31/2012 is as follows:

	Benefit Period	Inforce Policies	Inforce Annual Premium	Avg. Annual Premium (Current Rates)	Avg. Annual Premium (Proposed Rates)
Virginia	Non-Lifetime	71	$ 138,513	$1,951	$2,731
Virginia	Lifetime	156	$ 379,369	$2,432	$4,378
Nationwide	Non-Lifetime	15,248	$29,576,600	$1,940	$2,716
Nationwide	Lifetime	22,239	$50,218,237	$2,258	$4,064

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.

Note that prior to 2010, separate Actuarial Memoranda by company was filed in your state. We believe it is appropriate to combine both companies into one Actuarial Memorandum in this filing. The reason for this is that the vast majority of policies have novated from Medico Insurance Company to Ability Insurance Company. This means that the experience exhibits by company would look unusual due to some policyholders being included with Medico Insurance Company data for most years and then being included with Ability Insurance Company data beginning in 2009. Currently, over 95% of policyholders that were once covered by Medico Insurance Company have since novated over to Ability Insurance Company. Because of these reasons, and the fact that the policy forms included in this filing are essentially identical for both companies, we believe it is appropriate to combine the experience of both companies for this filing.

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, UR204, 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. Five riders were optionally available. UR204 and UR2048 provide 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 LT692 and Rider Forms UR592, UR295, and UR295C: 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. The UR592 provides benefits for Home Health Care. UR295 increases the Nursing Home daily benefit by 5% of the original daily benefit. UR295C increases the Nursing Home daily benefit by 5% of the previous year's daily benefit.

Policy Form LT694 and Rider Forms UR268, UR273 and UR-AB-287: 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. UR268 increases the policy daily benefit by 5% of the previous year's daily benefit. UR273 is a return of premium rider. UR-AB-287 removes the non-duplication of Medicare benefits.

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

We are requesting two 20% increases on policies with a non-lifetime benefit period and three 22% increases on policies with a lifetime benefit period. These increases would be implemented at one year intervals. 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 has changed from what was anticipated when the most recent nationwide rate adjustment was requested in 2010. There are several reasons for this change in projected future morbidity:

- The actual 2010-2012 morbidity experience is considerably poorer than projected experience from the 2010 rate increase filing that was submitted in your state.
- New claim cost guidelines were implemented to better reflect future expected experience. These new claim costs are generally higher than the original pricing claim costs.
- Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.
- Morbidity improvement of 0.5% per year was also assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.

The larger requested increase on our lifetime benefit period policies is due to inequities between our current premium rates by benefit period and the claims experience on the lifetime benefit plan. Furthermore, the new claim cost guidelines are consistent with the past experience of lifetime benefit period policies vs. non-lifetime benefit period policies.

Please note that we are not attempting to recoup past losses for the poor 2010-2012 experience. This rate increase is solely intended to get experience back in line with what was projected in our 2010 rate increase filing for years 2013 and forward. An exhibit comparing the projection from our 2010 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. It is likely, in many cases, that policyholders who choose to downgrade from a lifetime benefit period could end up paying approximately what they pay today after the increase. Premium rates for lifetime benefit period plans are roughly 15-20% higher than rates for five year benefit period plans and 25-30% higher than rates for four year benefit period plans. Four and five year benefit periods are still rich plans that provide substantial long term care benefits.

As we did when rates were increased in 2010, 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 inforce, 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	3358	692	694
05/07/02	20% / n/a	20% / n/a	20% / 0%
09/02/04	20% / n/a	20% / n/a	20% / 20%
07/10/06	10% / n/a	20% / n/a	20% / 0%
4/21/11**	31.8%	31.8%	31.8%

* Rate increases for policies originally issued by Medico Insurance Company are shown on the left side and rate increases for policies originally issued by Ability Insurance Company are shown on the right. The "n/a" is shown for forms in which there are no inforce policies for that form and company in your state.

** The 2010 rate increase ranged from 10.0%-40.0% depending on the issue age. The overall average rate increase was 31.8%.

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

a. Assumptions that are unchanged from the 2010 rate filing:

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

   Terminations – The 1994 GAM mortality table along with an annual voluntary termination rate of 1.5% have been assumed for projecting the inforce into the future.

   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 2010 rate filing:

   Claim Cost Guidelines – Morbidity costs were projected based on claim costs from the 2009 Milliman Long Term Care guidelines with adjustments for actual experience.

   A/E Adjustments – Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.

Morbidity Improvement – Morbidity improvement of 0.5% per year 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 40% on policies with a non-lifetime benefit period and 80% on policies with a lifetime benefit period has been assumed with a beginning effective date of October 1, 2013 and graded in over five quarters. For all years thereafter, no annual rate increases have been assumed.

8. Past Experience

The attached exhibit shows the past experience for the business. The experience is through December 31, 2012 and is based on nationwide experience. The return of premium riders were excluded from the experience. The accumulated value of past earned premium is $2,573,665,648 and the accumulated value of past incurred claims is $1,607,061,105. This results in a loss ratio of 62.4%.

9. Projected Future Experience

The future experience has been generated for 50 years using the business in force as of December 31, 2012. 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 $790,385,437 and the present value of future incurred claims is $1,156,961,406. This results in a loss ratio of 146.4%.

This filing is intended to return the future experience of this block to the level projected in 2010. As shown in the attached exhibit, this rate increase, if approved as assumed would result in the following as compared to the 2010 filing:

Projection Years 2013+	2010 Filing	Current Projection Without Increase	Current Projection With Increase
PV Future EP (in millions)	$558.9	$516.2	$790.4
PV Future Claims (in millions)	$922.8	$1,139.2	$1,157.0
PV Future (EP – Claims) (in millions)	-$363.9	-$623.1	-$366.6

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	2,573,665,648	1,607,061,105	62.4%
Projected Future	790,385,437	1,156,961,406	146.4%
Anticipated Lifetime	3,364,051,085	2,764,022,511	82.2%

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 hereby certify that, to the best of my knowledge and judgment, the rate filing is in compliance with the applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided in accordance with 14VAC5-130-70 B 14.

Todd Moltumyr, ASA, MAAA
Vice President

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: Ability Insurance Company - 71471

SERFF Tracking Number: MDTP-129116517

Effective Date: 5/1/2014

(Projected) Number of Insureds Affected: 176

New Rates

Average Annual Premium Per Member: $2,273

Revised Rates

Average Annual Premium Per Member: $2,761; $3,354; $3,899

Average Requested Percentage Rate Change Per Member: 21.5%; 21.5%; 16.3%

Minimum Requested Percentage Rate Change Per Member: 20%; 20%; 0%

Maximum Requested Percentage Rate Change Per Member: 22%; 22%; 22%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
MP3358	
MP-LT692(VA)	
MP-LT694(VA)	
ML-LT694(VA)	

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

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

We are requesting a 40% increase on policies with a non-lifetime benefit period and an 80% increase on policies with a lifetime benefit period. This rate increase is necessary because projected future morbidity has changed from what was anticipated when the most recent nationwide rate adjustment was requested in 2010. There are several reasons for this change in projected future morbidity:

- The actual 2010-2012 morbidity experience is considerably poorer than projected experience from the 2010 rate increase filing that was submitted in your state.
- New claim cost guidelines were implemented to better reflect future expected experience. These new claim costs are generally higher than the original pricing claim costs.
- Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.
- Morbidity improvement of 0.5% per year was also assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.

The larger requested increase on our lifetime benefit period policies is due to inequities between our current premium rates by benefit period and the claims experience on the lifetime benefit plan. Furthermore, the new claim cost guidelines are consistent with the past experience of lifetime benefit period policies vs. non-lifetime benefit period policies.

Ability Resources
Third Party Administrator for
Insert Company Name here
(the "Insurance Company")

Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

{Date}

Policy No: {PolicyNo}
Insured: {PolicyholderName}

{AddressFragment}

Dear {LocationName}:

The purpose of this letter is to notify you that the premium for the above policy is increasing. This is not a premium notice; if you are a direct, paper bill mode you will receive a notice of premium due approximately 30 days before the premium is due. Your future premium rate(s) will be as follows:

- The monthly renewal premium rate of $100.00 will become effective on 4/1/2014, for a percentage increase of 22%.
- The monthly renewal premium rate of $122.00 will become effective on 4/1/2016, for a percentage increase of 22%.
- The monthly renewal premium rate of $148.84 will become effective on 4/1/2018, for a percentage increase of 22%.

It is necessary to increase premiums due to higher than anticipated claims payments expected over the lifetime of all policies like this one. Premium rates need to be adequate to pay current and future claims. We encourage you to maintain this policy as it will continue to provide valuable coverage. We do understand this premium increase may make it more difficult for you to continue your current level of coverage.

You may wish to consider reducing your level of coverage in order to make your premiums more affordable. We have provided you with the attached benefit reduction offer(s) as an alternative to your current plan while still maintaining essential coverage.

If you would like to investigate additional benefit adjustment offers, not mentioned in the attached, please call our dedicated Customer Support Department, toll free at 1-877-795-8493. Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

If you determine that you would like to discontinue this coverage we will provide a contingent benefit upon lapse benefit. The contingent benefit upon lapse benefit is a pool of money that you can use to fund future long term care expenses. If you elect this option, the policy will have benefits available that equal the sum of the premiums paid into the policy from the issue date through the current paid to date. To determine the number of days payable under the policy, the sum of all premiums paid is divided by Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

This contingent benefit upon lapse benefit acts as a form of reduced paid up coverage and will be available should you choose to lapse the coverage at any point between now and 120 days following the effective date the new premium rates take effect. If you would like to elect this benefit please send your request to us in writing.

We would like to stress the importance of retaining this valuable coverage. Renewing coverage now is the best way to ensure that coverage will be available in the future when you need it most. If you have any questions please contact us at 877-795-8493, electing option 2 at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

Customer Support Department
Ability Resources, Inc.
Third Party Administrator for {CompanyName}

Third Party Administrator for
Insert Company Name here
(the "Insurance Company")

Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

BENEFIT ADJUSTMENT OPTION RETURN FORM

Date: {Date}

Policyholder: {PolicyholderName}**Error! Bookmark not defined.**

Policy Number: {PolicyNo}**Error! Bookmark not defined.**

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. Please return your option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

If you do not wish to implement any of these benefit adjustment options you do not need to return anything to us.

(Example list)

* Reduce your Benefit Period from Lifetime to 5 Years for a new Annual premium of $$$

* Reduce your Benefit Period from Lifetime to 4 Years for a new Annual premium of $$$

* Increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of $$$

* Reduce your Benefit Period from Lifetime to 5 Years and increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of $$$

By signing and returning this page, {CompanyName} Company will change the policy's available benefits, effective {RenewalDate}**Error! Bookmark not defined.**, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates do not reflect any future rate increases that may occur.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.

Ability Insurance Company

Long Term Care Customer Support Department
PO Box 3735 ♦ Omaha, NE 68103
Phone (877) 795-8493 ♦ Fax (866) 498-0689

-ENDORSEMENT-

Policy Number: 'Policy Number' RIDER PAGE 1 OF 1

Rider Effective Date: 'Effective Date of Downgrade'

BENEFIT ADJUSTMENT RIDER

Mode of Payment: (IE: Monthly, bi-monthly, quarterly, semi-annual or annual)

Old Premium Due Prior to Above Effective Date: $

New Premium Due On and After the Above Effective Date: $

Old Benefit Prior to the Above Effective Date

*

New Benefit On and After the Above Effective Date:

*

This rider is part of your policy. The policy number is shown above. Your payment of the New Premium on the next premium due date put this rider in force.

As of the Rider Effective Date shown above, the Old Benefit is changed to the New Benefit. The New Benefit applies to any loss beginning on or after the above Rider Effective Date. If this rider increases benefits, the New Benefit is subject to any waiting periods and the Time Limit On Certain Defenses Provision in the policy.

To: **Janet Hauser**

From: **Todd Moltumyr ASA, MAAA**

Date: **January 24, 2014**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – Objection Dated January 22, 2013

This memo is in response to the captioned Objection Letter from Janet Hauser of the Virginia Insurance Department regarding our LTC rate increase filing. This response addresses the objections in the same order they were listed in the letter.

1. During this nationwide filing process we have received input from many different states regarding our rate increase notification letter. It is our goal to use this input to continually refine and improve our letter. We appreciate the input you have provided and would like to incorporate some of your suggestions. In particular, we would like to incorporate the last part of the second sentence as we believe it is more clear and conveys the issue stronger than what we had in there previously.

   Regarding the first part of your suggested language, we respectfully request to just slightly modify what we currently have in our letter as we believe it is more accurate and just as easy for policyholders to understand. Regarding the accuracy, the need for this rate increase is due to more than incidence rates being higher than expected, combined with the cost of care increasing. The length of stay has also been longer than anticipated and is a key factor in the need for this increase. We are also still implementing our prior rate increase in some states and the voluntary lapse rate was a factor in the need for that increase. All of these factors have one thing in common; they result in the anticipated claim payments being greater in the future than what we had previously expected.

   We use this same letter in all states, and as I mentioned earlier, many states have reviewed it and helped us improve it just as your state is doing now. After hearing your concerns regarding the language, we plan to make slight adjustments to the earlier part of the letter which we believe makes it clearer, and also incorporate your comments for the second sentence. Here is what we would like to use for this language going forward, please let us know if it is acceptable:

   > "It is necessary to increase premiums due to greater than anticipated claims payments expected over the future lifetime of all policies like this one. Premium rates must be adjusted to ensure current and future claims are adequately funded."

   A John Doe version of this letter is attached.

2. We have attached a revised Actuarial Memorandum reflecting the agreed upon three 12% rate increases for policies with a non-lifetime benefit period and three 22% rate

increases for policies with a lifetime benefit period. We have also attached revised premium rate sheets reflecting these increases.

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA

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

1. Purpose of Filing

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

2. Scope of Filing

This filing applies to the Virginia Long Term Care Policy Forms and Riders as shown in the 'Benefits' section. The forms were marketed by independent agents but are not available for sale anymore. This rate revision applies only to inforce business. We are requesting three 12% increases on policies with a non-lifetime benefit period and three 22% increases on policies with a lifetime benefit period. These increases would be implemented at one year intervals. The distribution of inforce business (excluding policies in paid up status) as of 12/31/2012 is as follows:

	Benefit Period	Inforce Policies	Inforce Annual Premium	Avg. Annual Premium (Current Rates)	Avg. Annual Premium (Proposed Rates)
Virginia	Non-Lifetime	71	$ 138,513	$1,951	$2,731
Virginia	Lifetime	156	$ 379,369	$2,432	$4,378
Nationwide	Non-Lifetime	15,248	$29,576,600	$1,940	$2,716
Nationwide	Lifetime	22,239	$50,218,237	$2,258	$4,064

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.

Note that prior to 2010, separate Actuarial Memoranda by company was filed in your state. We believe it is appropriate to combine both companies into one Actuarial Memorandum in this filing. The reason for this is that the vast majority of policies have novated from Medico Insurance Company to Ability Insurance Company. This means that the experience exhibits by company would look unusual due to some policyholders being included with Medico Insurance Company data for most years and then being included with Ability Insurance Company data beginning in 2009. Currently, over 95% of policyholders that were once covered by Medico Insurance Company have since novated over to Ability Insurance Company. Because of these reasons, and the fact that the policy forms included in this filing are essentially identical for both companies, we believe it is appropriate to combine the experience of both companies for this filing.

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, UR204, 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. Five riders were optionally available. UR204 and UR2048 provide 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 LT692 and Rider Forms UR592, UR295, and UR295C: 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. The UR592 provides benefits for Home Health Care. UR295 increases the Nursing Home daily benefit by 5% of the original daily benefit. UR295C increases the Nursing Home daily benefit by 5% of the previous year's daily benefit.

Policy Form LT694 and Rider Forms UR268, UR273 and UR-AB-287: 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. UR268 increases the policy daily benefit by 5% of the previous year's daily benefit. UR273 is a return of premium rider. UR-AB-287 removes the non-duplication of Medicare benefits.

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

We are requesting three 12% increases on policies with a non-lifetime benefit period and three 22% increases on policies with a lifetime benefit period. These increases would be implemented at one year intervals. 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 has changed from what was anticipated when the most recent nationwide rate adjustment was requested in 2010. There are several reasons for this change in projected future morbidity:

- The actual 2010-2012 morbidity experience is considerably poorer than projected experience from the 2010 rate increase filing that was submitted in your state.
- New claim cost guidelines were implemented to better reflect future expected experience. These new claim costs are generally higher than the original pricing claim costs.
- Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.
- Morbidity improvement of 0.5% per year was also assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.

The larger requested increase on our lifetime benefit period policies is due to inequities between our current premium rates by benefit period and the claims experience on the lifetime benefit plan. Furthermore, the new claim cost guidelines are consistent with the past experience of lifetime benefit period policies vs. non-lifetime benefit period policies.

Please note that we are not attempting to recoup past losses for the poor 2010-2012 experience. This rate increase is solely intended to get experience back in line with what was projected in our 2010 rate increase filing for years 2013 and forward. An exhibit comparing the projection from our 2010 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. It is likely, in many cases, that policyholders who choose to downgrade from a lifetime benefit period could end up paying approximately what they pay today after the increase. Premium rates for lifetime benefit period plans are roughly 15-20% higher than rates for five year benefit period plans and 25-30% higher than rates for four year benefit period plans. Four and five year benefit periods are still rich plans that provide substantial long term care benefits.

As we did when rates were increased in 2010, 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 inforce, 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	3358	692	694
05/07/02	20% / n/a	20% / n/a	20% / 0%
09/02/04	20% / n/a	20% / n/a	20% / 20%
07/10/06	10% / n/a	20% / n/a	20% / 0%
4/21/11**	31.8%	31.8%	31.8%

* Rate increases for policies originally issued by Medico Insurance Company are shown on the left side and rate increases for policies originally issued by Ability Insurance Company are shown on the right. The "n/a" is shown for forms in which there are no inforce policies for that form and company in your state.

** The 2010 rate increase ranged from 10.0%-40.0% depending on the issue age. The overall average rate increase was 31.8%.

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

a. Assumptions that are unchanged from the 2010 rate filing:

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

   Terminations – The 1994 GAM mortality table along with an annual voluntary termination rate of 1.5% have been assumed for projecting the inforce into the future.

   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 2010 rate filing:

   Claim Cost Guidelines – Morbidity costs were projected based on claim costs from the 2009 Milliman Long Term Care guidelines with adjustments for actual experience.

   A/E Adjustments – Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.

Morbidity Improvement – Morbidity improvement of 0.5% per year 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 40% on policies with a non-lifetime benefit period and 80% on policies with a lifetime benefit period has been assumed with a beginning effective date of October 1, 2013 and graded in over five quarters. For all years thereafter, no annual rate increases have been assumed.

8. Past Experience

The attached exhibit shows the past experience for the business. The experience is through December 31, 2012 and is based on nationwide experience. The return of premium riders were excluded from the experience. The accumulated value of past earned premium is $2,573,665,648 and the accumulated value of past incurred claims is $1,607,061,105. This results in a loss ratio of 62.4%.

9. Projected Future Experience

The future experience has been generated for 50 years using the business in force as of December 31, 2012. 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 $790,385,437 and the present value of future incurred claims is $1,156,961,406. This results in a loss ratio of 146.4%.

This filing is intended to return the future experience of this block to the level projected in 2010. As shown in the attached exhibit, this rate increase, if approved as assumed would result in the following as compared to the 2010 filing:

Projection Years 2013+	2010 Filing	Current Projection Without Increase	Current Projection With Increase
PV Future EP (in millions)	$558.9	$516.2	$790.4
PV Future Claims (in millions)	$922.8	$1,139.2	$1,157.0
PV Future (EP – Claims) (in millions)	-$363.9	-$623.1	-$366.6

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	2,573,665,648	1,607,061,105	62.4%
Projected Future	790,385,437	1,156,961,406	146.4%
Anticipated Lifetime	3,364,051,085	2,764,022,511	82.2%

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 hereby certify that, to the best of my knowledge and judgment, the rate filing is in compliance with the applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided in accordance with 14VAC5-130-70 B 14.

Todd Moltumyr, ASA, MAAA
Vice President

Ability Resources
Third Party Administrator for
Ability Insurance Company
(the "Insurance Company")

Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

1/14/2014

JOHN DOE
123 MAIN ST
ANYTOWN, VA #####

Policy No: 0T0000
Insured: John Doe

Dear John Doe:

The purpose of this letter is to notify you that the premium for the above policy is increasing. This is not a premium notice; if you are a direct, paper bill mode you will receive a notice of premium due approximately 30 days before the premium is due. Your future premium rate(s) will be as follows:

* The Semi-Annual renewal premium rate of $1000.00 will become effective on 03/20/2014, for a percentage increase of 12.0%. Please note that this premium rate does not reflect any future rate increases that may occur.
* The Semi-Annual renewal premium rate of $1120.00 will become effective on 03/20/2015, for a percentage increase of 12.0%. Please note that this premium rate does not reflect any future rate increases that may occur.
* The Semi-Annual renewal premium rate of $1254.40 will become effective on 03/20/2016, for a percentage increase of 12.0%. Please note that this premium rate does not reflect any future rate increases that may occur.

It is necessary to increase premiums due to greater than anticipated claims payments expected over the future lifetime of all policies like this one. Premium rates must be adjusted to ensure current and future claims are adequately funded. We encourage you to maintain this policy as it will continue to provide valuable coverage. We do understand this premium increase may make it more difficult to continue the current level of coverage.

You may wish to consider reducing the level of coverage in order to make premiums more affordable. We have provided you with the attached benefit adjustment offer(s) as an alternative to the current plan while still maintaining essential coverage.

If you would like to investigate additional benefit adjustment offers, not mentioned in the attached, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

If you determine that you would like to discontinue this coverage we will provide a contingent benefit upon lapse benefit. The contingent benefit upon lapse benefit is a pool of money that you can use to fund future long term care expenses. If you elect this option, the policy will have benefits available that equal the sum of the premiums paid into the policy from the issue date through the current paid to date. To determine the number of days payable under the policy, the sum of all premiums paid is divided by Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not

Ability Resources
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exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

This contingent benefit upon lapse benefit acts as a form of reduced paid up coverage and will be available should you choose to lapse the coverage at any point between now and 120 days following the effective date the new premium rates take effect. If you would like to elect this benefit please send your request to us in writing.

We would like to stress the importance of retaining this valuable coverage. Renewing coverage now is the best way to ensure that coverage will be available in the future when you need it most. If you have any questions please contact us at 877-795-8493, electing option 2 at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

Customer Support Department
Ability Resources, Inc.
Third Party Administrator for Ability Insurance

Ability Resources
Third Party Administrator for
Ability Insurance Company
(the "Insurance Company")

Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

BENEFIT ADJUSTMENT OPTION RETURN FORM

Date: 1/14/2014

Policyholder: John Doe
Policy Number: 0T00000

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. Please return your option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

If you do not wish to implement any of these benefit adjustment options you do not need to return anything to us.

* Reduce your Benefit Period from 5 Years to 4 Years for a new Semi-Annual premium of $$$$$

* Reduce your Benefit Period from 5 Years to 3 Years for a new Semi-Annual premium of $$$$$

* Increase your Elimination Period from 0 Days to 90 Days for a new Semi-Annual premium of $$$$$

* Reduce your Benefit Period from 5 Years to 4 Years and increase your Elimination Period from 0 Days to 90 Days for a new Semi-Annual premium of $$$$$

By signing and returning this page, Ability Insurance Company will change the policy's available benefits, effective 03/20/2014, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any future rate increases that may occur, whether mentioned in this letter or not.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.

To: **Janet Hauser**

From: **Todd Moltumyr ASA, MAAA**

Date: **January 29, 2014**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – Objection Dated January 29, 2013

This memo is in response to the captioned Objection Letter from Janet Hauser of the Virginia Insurance Department regarding our LTC rate increase filing. This response addresses the objections in the same order they were listed in the letter.

1. We believe that we have now corrected the slight form naming discrepancies in the filing.

2. Thank you for your constructive comments on our letter and recommending our new version for approval.

3. We have revised the Rate Summary to incorporate a more consumer friendly explanation regarding the necessity of this rate increase.

4. An updated rate filing status by state is attached.

5. We moved the Actuarial Memorandum to the L&H Actuarial Memorandum tab under Supporting Documentation.

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: Ability Insurance Company - 71471

SERFF Tracking Number: MDTP-129116517

Effective Date: 5/1/2014

(Projected) Number of Insureds Affected: 176

New Rates

Average Annual Premium Per Member: $2,273

Revised Rates

Average Annual Premium Per Member: $2,761; $3,354; $3,899

Average Requested Percentage Rate Change Per Member: 21.5%; 21.5%; 16.3%

Minimum Requested Percentage Rate Change Per Member: 20%; 20%; 0%

Maximum Requested Percentage Rate Change Per Member: 22%; 22%; 22%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
MP-3358	
MP-LT692(VA)	
MP-LT694(VA)	
ML-LT694(VA)	

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

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Premium rates on your policy are being raised as a result of morbidity, which include both the incidence of illness in the population and the duration of the illness. Both the incidence and duration of illness in the population have been higher than initially anticipated. The higher morbidity combined with the cost of care continuing to increase means that premium rates must be adjusted to ensure current and future claims are adequately funded.

Ability/Medico Insurance Company 2013 LTC Rate Increase Filing

State	12/31/2012 Inforce Policies	12/31/2012 Inforce Premium	Requested Increase: Non-Lifetime Benefit Period	Requested Increase: Lifetime Benefit Period	Approval Date	Approved Increase: Non-Lifetime Benefit Period	Approved Increase: Lifetime Benefit Period	Comments
AL	218	$393,134	40%	80%	12/27/2013	25%	25%	DOI acknowledges we intend to request remainder of increase within one year.
AR	246	$539,694	40%	80%	9/16/2013	15%	30%	DOI acknowledges we intend to request remainder of increase within one year.
AZ	1,021	$2,556,876	40%	80%	Disapproved - To be Refiled			
CA	877	$1,551,993	40%	80%	To be Filed			Prior increase approved in July, 2013. We expect to file this increase in February, 2014.
CO	463	$1,197,522	40%	80%	9/25/2013	44%	81.6%	DOI approved two 20% increases on non-lifetime BP and three 22% increases on lifetime BP. Increases to be implemented annually.
FL	1,600	$2,540,186	40%	80%	Pending			
GA	156	$316,904	40%	80%	Pending			
HI	127	$343,892	40%	80%	Pending			
IA	5,540	$12,454,100	40%	80%	1/24/2014	44%	81.6%	DOI approved two 20% increases on non-lifetime BP and three 22% increases on lifetime BP. Increases to be implemented annually.
ID	1,222	$2,134,236	40%	80%	1/24/2014	15%	30%	DOI acknowledges we intend to request remainder of increase within one year.
IL	763	$1,663,788	40%	80%	Pending			
IN	172	$372,473	40%	80%	Pending			
KS	1,607	$3,528,513	40%	80%	Pending			
KY	442	$879,849	40%	80%	10/3/2013	13.6%	35%	Approval was 10% for 2 and 3 year BPs, 17.5% for 4 and 5 year BPs, 30% for 10 year BP and 35% for lifetime BP. DOI acknowledges we intend to request remainder of increase within one year.
LA	54	$108,007	40%	80%	Disapproved - To be Refiled			
MI	438	$768,424	40%	80%	10/31/2013	40%	80%	
MN	1,844	$3,649,761	40%	80%	Disapproved - To be Refiled			
MO	1,488	$3,351,622	40%	80%	10/24/2013	20%	40%	DOI acknowledges we intend to request remainder of increase within one year.
MS	179	$346,316	25%	25%	10/2/2013	25%	25%	State regulations limit increase to 25% per year. DOI acknowledges we intend to request additional increase within one year.
MT	2,519	$5,278,759	40%	80%	8/26/2013	40%	40%	DOI agrees that larger increase is needed on lifetime BP, but due to magnitude limited increase to 40%. DOI understands another increase will be filed in 1 year on lifetime BP.
NC	341	$892,026	40%	80%	10/25/2013	40%	80%	
ND	639	$1,453,214	40%	80%	9/17/2013	15%	15%	DOI acknowledges we intend to request remainder of increase within one year.
NE	4,414	$10,246,518	40%	80%	6/21/2013	40%	80%	
NM	269	$575,208	40%	80%	Pending			
NV	134	$267,504	40%	80%	Pending			
OH	560	$1,296,894	40%	80%	Pending			
OK	258	$671,849	40%	80%	Pending			
OR	2,603	$4,295,528	40%	80%	Pending			
PA	88	$178,548	40%	80%	1/9/2014	40%	40%	DOI acknowledges we intend to request remainder of increase within one year.
SC	71	$144,425	40%	80%	1/3/2014	20%	20%	DOI acknowledges we intend to request remainder of increase within one year.
SD	1,958	$4,331,998	40%	80%	To be Filed			
TN	768	$1,685,125	40%	80%	Pending			
TX	913	$2,279,384	40%	80%	1/13/2014	32%	48%	DOI acknowledges we intend to request remainder of increase within one year.
UT	38	$75,032	40%	80%	Pending			
VA	227	$517,882	40%	80%	Pending			
WA	2,164	$4,684,221	40%	80%	9/10/2013	40%	80%	
WI	618	$1,040,961	40%	80%	12/11/2012	40%*	80%*	Wisconsin approved the entire increase, however, state regulations limit the increase to 10% every two years for policies issued between 8/1/96-12/31/01. Policies issued outside of that range received the full increase.
WY	448	$1,182,473	40%	80%	10/24/2013	40%	80%	
Total	37,487	$79,794,837						

Note #1: Nationwide filings began in late June following the home state approval of the full requested increase. This rate increase filing has been submitted in 36 states thus far and will ultimately be requested in all states shown above. The companies are requesting the same rate increase percentages in all states.

Note #2: The Approval Date column includes states that do not offically approve rate filings. For those states, the date shown above is the date that the filing was noted as Filed or Acknowledged.

1/29/2014

To: **Janet Hauser**

From: **Todd Moltumyr ASA, MAAA**

Date: **February 4, 2014**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – Phone Call From February 3, 2014

This memo is in response to the captioned phone call from Janet Hauser of the Virginia Insurance Department regarding our LTC rate increase letter.

1. The revised letter is attached. I will discuss each item you brought up with Bev in your phone call yesterday.

    a. The original John Doe version I sent you was slightly incorrect regarding the sentence "Please note that this premium rate does not reflect any future rate increases that may occur." That sentence is only included in the last bullet point, and I fixed that in this version. When creating the John Doe version I mistakenly added it to all three bullet points. The reason we have this sentence in there after the last bullet point is because we do not want the policyholder to misunderstand that although we are quoting multiple future premium rates, it does not mean that premium rates can never go up after that.

    b. As requested, we added the word "Enclosure" at the end of the letter to help ensure that the policyholder notices the Benefit Adjustment Option Return Form.

    c. We strongly disagree with putting the cumulative increase in the letter. We believe putting each individual percentage increase is clearer and easier for the policyholder to understand. We also believe that putting in the cumulative increase could confuse some policyholders and have them believe that the second and third increases are much larger than they actually are. The letter shows the exact premium rates the policyholder will be paying in future years and the percentage increase each year. We worked closely with the Colorado DOI to develop the language used in the letter to denote the three rate increases, and they appreciated how clearly we illustrate the future premium rates of the policyholder.

Please let us know if this new version of the letter is acceptable.

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA

Ability Resources
Third Party Administrator for
Ability Insurance Company
(the "Insurance Company")

Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

1/14/2014

JOHN DOE
123 MAIN ST
ANYTOWN, VA #####

Policy No: 0T0000
Insured: John Doe

Dear John Doe:

The purpose of this letter is to notify you that the premium for the above policy is increasing. This is not a premium notice; if you are a direct, paper bill mode you will receive a notice of premium due approximately 30 days before the premium is due. Your future premium rate(s) will be as follows:

* The Semi-Annual renewal premium rate of $1000.00 will become effective on 03/20/2014, for a percentage increase of 12.0%.
* The Semi-Annual renewal premium rate of $1120.00 will become effective on 03/20/2015, for a percentage increase of 12.0%.
* The Semi-Annual renewal premium rate of $1254.40 will become effective on 03/20/2016, for a percentage increase of 12.0%. Please note that this premium rate does not reflect any future rate increases that may occur.

It is necessary to increase premiums due to greater than anticipated claims payments expected over the future lifetime of all policies like this one. Premium rates must be adjusted to ensure current and future claims are adequately funded. We encourage you to maintain this policy as it will continue to provide valuable coverage. We do understand this premium increase may make it more difficult to continue the current level of coverage.

You may wish to consider reducing the level of coverage in order to make premiums more affordable. We have provided you with the attached benefit adjustment offer(s) as an alternative to the current plan while still maintaining essential coverage.

If you would like to investigate additional benefit adjustment offers, not mentioned in the attached, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

If you determine that you would like to discontinue this coverage we will provide a contingent benefit upon lapse benefit. The contingent benefit upon lapse benefit is a pool of money that you can use to fund future long term care expenses. If you elect this option, the policy will have benefits available that equal the sum of the premiums paid into the policy from the issue date through the current paid to date. To determine the number of days payable under the policy, the sum of all premiums paid is divided by Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

Ability Resources
Third Party Administrator for
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(the "Insurance Company")

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Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

This contingent benefit upon lapse benefit acts as a form of reduced paid up coverage and will be available should you choose to lapse the coverage at any point between now and 120 days following the effective date the new premium rates take effect. If you would like to elect this benefit please send your request to us in writing.

We would like to stress the importance of retaining this valuable coverage. Renewing coverage now is the best way to ensure that coverage will be available in the future when you need it most. If you have any questions please contact us at 877-795-8493, electing option 2 at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

Customer Support Department
Ability Resources, Inc.
Third Party Administrator for Ability Insurance
Enclosure

Ability Resources
Third Party Administrator for
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(the "Insurance Company")

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PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

BENEFIT ADJUSTMENT OPTION RETURN FORM

Date: 1/14/2014

Policyholder: John Doe
Policy Number: 0T00000

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. Please return your option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

If you do not wish to implement any of these benefit adjustment options you do not need to return anything to us.

* Reduce your Benefit Period from 5 Years to 4 Years for a new Semi-Annual premium of $$$$$

* Reduce your Benefit Period from 5 Years to 3 Years for a new Semi-Annual premium of $$$$$

* Increase your Elimination Period from 0 Days to 90 Days for a new Semi-Annual premium of $$$$$

* Reduce your Benefit Period from 5 Years to 4 Years and increase your Elimination Period from 0 Days to 90 Days for a new Semi-Annual premium of $$$$$

By signing and returning this page, Ability Insurance Company will change the policy's available benefits, effective 03/20/2014, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any future rate increases that may occur, whether mentioned in this letter or not.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.

To: **Janet Hauser**

From: **Todd Moltumyr ASA, MAAA**

Date: **February 6, 2014**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – Objection From February 5, 2014

This memo is in response to the captioned phone call from Janet Hauser of the Virginia Insurance Department regarding our LTC rate increase letter.

1. While it is still our preference not to show the total increase, we are fine with making the first change you recommended, which is showing the total increase at the end of the first sentence of the letter.

   We are still strongly against adding your second recommended change as that would make it impossible to use the same letter in all states. You are requesting that we add the words:

   "The ___% premium increase would be phased in over a three year period"

   This phrase would not work in other states for several reasons. For one, in both Iowa and Colorado the increase for the non-lifetime benefit period is phased in with two 20% increases instead of the three 12% increases like we are doing in Virginia. Secondly, some forms in those other states have a two year rate guarantee so while the increase is still phased in over time, the increases are two years apart rather than one year apart. Lastly, most states just receive one increase so this phrase would not apply at all.

   Please let us know if just showing the total increase at the end of the first sentence of the letter is acceptable.

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA

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Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

2/24/2014

JOHN DOE
123 MAIN ST
ANYTOWN, VA #####

Policy No: 0T0000
Insured: John Doe

Dear John Doe:

The purpose of this letter is to notify you that the premium for the above policy is increasing ___%. This is not a premium notice; if you are a direct, paper bill mode you will receive a notice of premium due approximately 30 days before the premium is due. Your future premium rate(s) will be as follows:

* The Semi-Annual renewal premium rate of $1000.00 will become effective on 03/20/2014, for a percentage increase of 12.0%.
* The Semi-Annual renewal premium rate of $1120.00 will become effective on 03/20/2015, for a percentage increase of 12.0%.
* The Semi-Annual renewal premium rate of $1254.40 will become effective on 03/20/2016, for a percentage increase of 12.0%. Please note that this premium rate does not reflect any future rate increases that may occur.

It is necessary to increase premiums due to greater than anticipated claims payments expected over the future lifetime of all policies like this one. Premium rates must be adjusted to ensure current and future claims are adequately funded. We encourage you to maintain this policy as it will continue to provide valuable coverage. We do understand this premium increase may make it more difficult to continue the current level of coverage.

You may wish to consider reducing the level of coverage in order to make premiums more affordable. We have provided you with the attached benefit adjustment offer(s) as an alternative to the current plan while still maintaining essential coverage.

If you would like to investigate additional benefit adjustment offers, not mentioned in the attached, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

If you determine that you would like to discontinue this coverage we will provide a contingent benefit upon lapse benefit. The contingent benefit upon lapse benefit is a pool of money that you can use to fund future long term care expenses. If you elect this option, the policy will have benefits available that equal the sum of the premiums paid into the policy from the issue date through the current paid to date. To determine the number of days payable under the policy, the sum of all premiums paid is divided by Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

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We would like to stress the importance of retaining this valuable coverage. Renewing coverage now is the best way to ensure that coverage will be available in the future when you need it most. If you have any questions please contact us at 877-795-8493, electing option 2 at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

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Third Party Administrator for Ability Insurance
Enclosure

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Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

BENEFIT ADJUSTMENT OPTION RETURN FORM

Date: 1/14/2014

Policyholder: John Doe
Policy Number: 0T00000

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. Please return your option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

If you do not wish to implement any of these benefit adjustment options you do not need to return anything to us.

* Reduce your Benefit Period from 5 Years to 4 Years for a new Semi-Annual premium of $$$$$

* Reduce your Benefit Period from 5 Years to 3 Years for a new Semi-Annual premium of $$$$$

* Increase your Elimination Period from 0 Days to 90 Days for a new Semi-Annual premium of $$$$$

* Reduce your Benefit Period from 5 Years to 4 Years and increase your Elimination Period from 0 Days to 90 Days for a new Semi-Annual premium of $$$$$

By signing and returning this page, Ability Insurance Company will change the policy's available benefits, effective 03/20/2014, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any future rate increases that may occur, whether mentioned in this letter or not.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: Ability Insurance Company - 71471

SERFF Tracking Number: MDTP-129116517

Effective Date: 5/1/2014

(Projected) Number of Insureds Affected: 176

New Rates

Average Annual Premium Per Member: $2,273

Revised Rates

Average Annual Premium Per Member: $2,712; $3,241; $3,878

Average Requested Percentage Rate Change Per Member: 19.3%; 19.5%; 19.6%

Minimum Requested Percentage Rate Change Per Member: 12%; 12%; 12%

Maximum Requested Percentage Rate Change Per Member: 22%; 22%; 22%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
MP-3358	
MP-LT692(VA)	
MP-LT694(VA)	
ML-LT694(VA)	

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

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Premium rates on your policy are being raised as a result of morbidity, which include both the incidence of illness in the population and the duration of the illness. Both the incidence and duration of illness in the population have been higher than initially anticipated. The higher morbidity combined with the cost of care continuing to increase means that premium rates must be adjusted to ensure current and future claims are adequately funded.

To: **Janet Hauser**

From: **Todd Moltumyr ASA, MAAA**

Date: **April 21, 2014**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – Objection From April 18, 2014

This memo is in response to the captioned phone call from Janet Hauser of the Virginia Insurance Department regarding our LTC rate increase letter.

1. We confirm that the contingent benefit upon lapse benefit is offered to policyholders that do not have that coverage automatically built into their original policy. We do not restrict the trigger by the cumulative amount of prior rate increases. Thus, even if the cumulative increases are below the threshold, those policyholders would still receive the contingent benefit. The only policyholders that will not receive a contingent benefit upon lapse are those that receive a return of premium benefit upon lapse of their coverage. There are only three active policyholders in Virginia that currently would receive a return of premium benefit if they lapsed coverage.

2. We added a new sentence to the letter to address the guaranteed renewable nature of the product. The sentence is at the end of the second paragraph.

3. The contingent benefit upon lapse benefit will be offered for each increase. As stated in item #1, we do not restrict the trigger by cumulative amount of prior rate increases.

4. We mail the rate increase notification letter 65 days prior to the effective date of the increase.

5. With regard to the new loss ratio standards for pre-rate-stability policy forms, we confirm compliance with the following:

   - The greater of 60% or the lifetime loss ratio used in the original pricing, applied to the current rate schedule on the effective date of these new requirements; plus
   - 80% applied to any premium increase that is filed after the date on an individual policy form

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA

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Third Party Administrator for
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Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

4/24/2014

JOHN DOE
123 MAIN ST
ANYTOWN, VA #####

Policy No: 0T0000
Insured: John Doe

Dear John Doe:

The purpose of this letter is to notify you that the premium for the above policy is increasing by ___%. This is not a premium notice; if you are a direct, paper bill mode you will receive a notice of premium due approximately 30 days before the premium is due. Your future premium rate(s) will be as follows:

* The Semi-Annual renewal premium rate of $1000.00 will become effective on 03/20/2014, for a percentage increase of 12.0%.
* The Semi-Annual renewal premium rate of $1120.00 will become effective on 03/20/2015, for a percentage increase of 12.0%.
* The Semi-Annual renewal premium rate of $1254.40 will become effective on 03/20/2016, for a percentage increase of 12.0%. Please note that this premium rate does not reflect any future rate increases that may occur.

It is necessary to increase premiums due to greater than anticipated claims payments expected over the future lifetime of all policies like this one. Premium rates must be adjusted to ensure current and future claims are adequately funded. We encourage you to maintain this policy as it will continue to provide valuable coverage. We do understand this premium increase may make it more difficult to continue the current level of coverage. Please note that your coverage is guaranteed renewable for the lifetime of the policy, however, premium rates may increase in the future.

You may wish to consider reducing the level of coverage in order to make premiums more affordable. We have provided you with the attached benefit adjustment offer(s) as an alternative to the current plan while still maintaining essential coverage.

If you would like to investigate additional benefit adjustment offers, not mentioned in the attached, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

If you determine that you would like to discontinue this coverage we will provide a contingent benefit upon lapse benefit. The contingent benefit upon lapse benefit is a pool of money that you can use to fund future long term care expenses. If you elect this option, the policy will have benefits available that equal the sum of the premiums paid into the policy from the issue date through the current paid to date. To determine the number of days payable under the policy, the sum of all premiums paid is divided by Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

Ability Resources
Third Party Administrator for
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(the "Insurance Company")

Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

This contingent benefit upon lapse benefit acts as a form of reduced paid up coverage and will be available should you choose to lapse the coverage at any point between now and 120 days following the effective date the new premium rates take effect. If you would like to elect this benefit please send your request to us in writing.

We would like to stress the importance of retaining this valuable coverage. Renewing coverage now is the best way to ensure that coverage will be available in the future when you need it most. If you have any questions please contact us at 877-795-8493, electing option 2 at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

Customer Support Department
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Third Party Administrator for Ability Insurance
Enclosure

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Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

BENEFIT ADJUSTMENT OPTION RETURN FORM

Date: 1/14/2014

Policyholder: John Doe
Policy Number: 0T00000

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. Please return your option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

If you do not wish to implement any of these benefit adjustment options you do not need to return anything to us.

* Reduce your Benefit Period from 5 Years to 4 Years for a new Semi-Annual premium of $$$$$

* Reduce your Benefit Period from 5 Years to 3 Years for a new Semi-Annual premium of $$$$$

* Increase your Elimination Period from 0 Days to 90 Days for a new Semi-Annual premium of $$$$$

* Reduce your Benefit Period from 5 Years to 4 Years and increase your Elimination Period from 0 Days to 90 Days for a new Semi-Annual premium of $$$$$

By signing and returning this page, Ability Insurance Company will change the policy's available benefits, effective 03/20/2014, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any future rate increases that may occur, whether mentioned in this letter or not.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.

To: **Janet Hauser**

From: **Todd Moltumyr ASA, MAAA**

Date: **September 15, 2014**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – Telephone Call From September 12, 2014

This memo is in response to the captioned phone call from Janet Hauser of the Virginia Insurance Department regarding our LTC rate increase letter.

1. You are correct, the average rate increase percentages did change slightly from what was originally submitted. There were two reasons why the percentages changed. The original average number was 69.302% for both Ability and Medico Insurance Company. This was the average rate increase based on the requested increase of 40% for non-lifetime benefit periods and 80% for the lifetime benefit period, for both companies combined based on the distribution of business for both companies combined.

   Subsequent to the initial filing we were asked to revise the rate increase percentages we were showing to reflect the new increases that the Department might be willing to approve (three 12% increases for the non-lifetime benefit periods for a cumulative amount of 40.493% and three 22% increases for the lifetime benefit period for a cumulative amount of 81.585%) and also to calculate the percentages separately by company.

   The following chart shows how these average rate increase percentages were calculated:

Company	Non-Life Inf. Prem.	Lifetime Inf. Prem.	Non-Life Rate Incr.	Lifetime Rate Incr.	Average Rate Incr.
Original – AIC/MIC	$138,513	$379,369	40%	80%	69.302%
Current – Ability	$107,111	$292,962	40.493%	81.585%	70.584%
Current – Medico	$ 31,402	$ 86,407	40.493%	81.585%	70.632%

   Please let us know if you would like us to go back to what was originally submitted.

2. We also would like to let the Department know that we have completely revamped our rate increase notification letter since our last correspondence. We went through a thorough review of our letter with our customer service and legal departments to hopefully develop the best rate increase notification letter in the industry. The body and formatting of the letter changed significantly by adding headings and sections that explain exactly what options the policyholder has to continue coverage. A Frequently Asked Questions section was also added to the letter, as was an additional form to help make it easier for the policyholder to understand the contingent non-forfeiture benefit.

We also compared this revised letter with the rate increase notification letters of other companies to help ensure our letter was as clear and informative as possible.

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA

Ability Resources
Third Party Administrator for
Ability Insurance Company
(the "Insurance Company")

Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

09/21/2014

POLICYHOLDER
ADDRESS
ADDRESS

Policy No: XXXXX
Insured: XXXXX

Dear XXXXX:

We value your business and want to thank you for choosing Ability Insurance Company to provide your long term care coverage. We are committed to ensuring that your long term care insurance benefits are there when you need them.

The purpose of this letter is to notify you that we have determined that it is necessary to increase premiums for your coverage. This notice is not a premium notice; if you are on a direct, paper bill mode you will receive a notice of premium due approximately 30 days before the premium is due. Your future premium rate(s) will be as follows:

* The Semi-Annual renewal premium rate of $1000.00 will become effective on 11/25/2014. This represents a percentage increase of 12.0%.

* The Semi-Annual renewal premium rate of $1120.00 will become effective on 11/25/2015. This represents a percentage increase of 12.0%.

* The Semi-Annual renewal premium rate of $1254.40 will become effective on 11/25/2016. This represents a percentage increase of 12.0%. Please note that this premium rate does not reflect any future rate increases that may occur.

Reasons for the Premium Increase
It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like this one. Premium rates must be adjusted to ensure current and future claims are adequately funded. Please be assured that you have not been singled out and this is not a reflection of any previous claims history you may have had.

Options Available To You:
We do understand that this premium increase may make it more difficult to continue your current level of coverage. Please know that we do not take this action lightly and we recognize that raising premiums may have a significant impact on you. As such, below are options that you may consider at this time:

1. **Continue current level of coverage:** Keep your exact coverage without any changes and the new premium will take effect on 08/15/2014. If we do not hear from you, then we will assume that you have accepted the higher premium amount.

2. **Adjust your coverage:** You may consider adjusting the level of coverage in order to make premiums more affordable. We have provided you with the attached Benefit Adjustment Options Return Form, which illustrates the available policy adjustment offer(s) as an alternative to the current plan, while still maintaining essential coverage. If you would like to investigate additional benefit adjustment options,

DRAFT

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not mentioned in the attached, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

Please discuss potential policy changes with your family or financial advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

3. **Elect the Contingent Benefit Upon Lapse:** If you determine that you would like to discontinue this coverage we will provide a Contingent Benefit Upon Lapse. The Contingent Benefit Upon Lapse is a pool of money that you can use to fund future long-term care expenses. If you elect this option, the policy will have benefits available that equal the sum of the premiums paid into the policy from the issue date through the current paid to date. To determine the number of days payable under the policy, the sum of all premiums paid is divided by the Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

   This Contingent Benefit Upon Lapse acts as a form of reduced paid up coverage and will be available should you choose to lapse the coverage at any point between now and 120 days following the date the new premium rates take effect. If you would like to elect this benefit please complete and return the enclosed Request to Exercise Contingent Benefit Upon Lapse form. If you do not complete this form, and you lapse your policy within 120 days after the effective date of the rate increase, this benefit will be automatically applied.

When you purchased your long-term care coverage, you made a conscious decision to protect yourself and your family from the increasing costs associated with long-term care, which can be significant; therefore we would like to stress the importance of retaining this valuable coverage. Before considering the options above, please carefully evaluate your situation and your reasons for initially purchasing this coverage.

We have enclosed additional information about this increase in the Frequently Asked Questions document. For any additional questions, please call our customer service center at 877-795-8493, electing option 2 at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

Customer Support Department
Ability Resources, Inc.
Third Party Administrator for Ability Insurance Company
Enclosures

DRAFT

Ability Resources
Third Party Administrator for
Ability Insurance Company
(the "Insurance Company")

Policy Holder Services Department
PO Box 3735
Omaha, NE 68103

Phone: (877) 795-8493
Fax: (877) 855-7817

BENEFIT ADJUSTMENT OPTION RETURN FORM

Date: 9/21/2014

Policyholder: XXXXX
Policy Number: XXXXX

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. Please return your option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at 1-877-795-8493.

If you do not wish to implement any of these benefit adjustment options you do not need to return this form to us.

* Reduce your policy maximum from Lifetime to 5 Years for a new Semi-Annual premium of $####.##

* Reduce your policy maximum from Lifetime to 4 Years for a new Semi-Annual premium of $####.##

* Increase your Elimination Period from 0 Days to 90 Days for a new Semi-Annual premium of $####.##

* Reduce your policy maximum from Lifetime to 5 Years and increase your Elimination Period from 0 Days to 90 Days for a new Semi-Annual premium of $####.##

Please be aware when considering these options, that if you choose to reduce the maximum available under your policy, then any prior claims made on your policy will affect the benefits available after the reduction.

By signing and returning this page, Ability Insurance Company will change the policy's available benefits, effective 11/25/2014, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any future rate increases that may occur, whether mentioned in this letter or not.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.

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REQUEST TO EXERCISE CONTINGENT BENEFIT UPON LAPSE

Date: 9/25/2014

Policyholder: XXXXX
Policy Number: XXXXX

NOTE: This benefit can be elected by either lapsing your coverage by means of not paying your premium, or by completing and returning this form to us. Either way your election for this coverage must be made within 120 days following the effective date of this rate increase. ***If you do not want to exercise the Contingent Benefit Upon Lapse, then you do not need to complete this form.***

By completing and returning this form, I am electing to stop paying premiums for my long term care coverage and I am exercising the Contingent Benefit Upon Lapse option available with this rate increase.

By exercising this option, I understand that:

- My new maximum benefit amount under this policy will be equal to the sum of the premiums paid into the policy from the issue date through the current paid to date or the remaining amount of benefits available under the policy; whichever is less; and,
- Once I exercise this option, I will only be able to reinstate my original maximum benefit amount if I submit a premium payment within 65 days from my premium due date; and,
- I must meet the eligibility requirements required under the Policy in order to receive benefit payments.

By signing below I agree to elect the Contingent Benefit Upon Lapse and I agree to all of the above.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.

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FREQUENTLY ASKED QUESTIONS FOR INSUREDS

Q. Why is my premium increasing?

A: It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like this one. Many of the pricing assumptions that were common in the industry when your product was originally marketed have not developed as expected. The factors that contribute to the higher anticipated claims payments include morbidity, persistency and mortality. The claims experience trends have emerged higher than originally priced and more policyholders have kept their coverage inforce, resulting in more claims in the later policy durations. This premium increase will help ensure that the Company is able to live up to its obligations to you as a policyholder.

Q. When will my premium increase?

A: Premium for your inforce coverage will increase on the date specified in your letter. If your premium is paid through automatic bank draft, your new premium will be deducted automatically from your account on the stated date. If you pay your premium by direct bill (by check) you will receive a premium notice for the increased amount approximately 30 days before that premium due date.

Q. I thought my premium could never go up. Am I being singled out for this rate increase because of my age or health?

A: No. Your premium rates for long term care insurance will never change based on changes in your age or health. As stated in your policy, we can only change premium rates on a class basis, not an individual basis. This means that the rates have been changed on all policies like yours on a statewide class basis. Even though you may not have used your policy, we need to ensure that we can deliver on the promises of the policy should you need to make a claim in the future.

Q. Will my premium continue to increase?

A: It is possible that future rate increases will be necessary. The Company will continue to monitor emerging claims experience to ensure that it is able to deliver on the promises of your policy, primarily to pay any future claims you might incur.

Q. Have other insurance companies raised their long term care rates?

A: Yes. The deviations from expected claim and persistency assumptions that the Company has experienced have also been experienced by other long term care insurance carriers. Numerous other carriers have also implemented rate increases for long term care policies.

Q. What are the options to reduce my coverage?

A: Please refer to the Benefit Adjustment Option Return Form for a description of some of the options available to you. If there are no specific options listed in your letter, or you would like to investigate additional options, please contact our customer service center at 877-795-8493, pressing option 2 at the prompt.

DRAFT

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Q. I want to maintain an active premium paying policy, how do I change my coverage?

A: To change your coverage we require your request in writing. You may submit the Benefit Adjustment Option Return Form included with your notification letter, or you may contact our customer service center at 877-795-8493, pressing option 2 at the prompt, to obtain a proposed benefit adjustment form for those options not identified in your letter.

Q. How long do I have to make any coverage changes before the effective date of the increase?

A: You can change your coverage at any time, however in order for us to process any changes before the rate increase effective date you should submit your election to us 15 business days in advance of the effective date of the increase.

Q. I am currently receiving Long Term Care benefits. Do I have to remit the new premium?

A: The premium increase will not impact your current claim benefits. Your policy will continue to provide you with the benefits in accordance with the terms of the coverage you purchased. If your policy contains a provision that waives premium and you are currently receiving that benefit, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy. You will have to pay the increased premium only after you return to a premium paying status. If your policy does not have a waiver of premium provision or if you do not qualify under this provision, then the premium increase will impact you, even if you are on claim. Please refer to the "Options Available To You" section of the rate increase notification letter.

Q. What safety measures are in place should an insurer file for bankruptcy and not be able to meet their current claim obligations?

A: The premium increases are designed to prevent this from happening. Also, all states have what are known as Guaranty Associations. In the event that a company cannot meets its claim obligations, these Guaranty Associations will pay claims up to a certain cap, which varies by state.

For more information, please see the National Organization of Life & Health Guaranty Associations at http://www.nolhga.com.

Q. Whom should I contact if I have additional questions about this rate increase?

A: If you have additional questions, please contact our customer service center at 877-795-8493, pressing option 2 at the prompt. The office hours are Monday through Thursday 7:45 a.m. to 4:45 p.m. Central time and Friday 7:45 a.m. to 11:30 a.m. Central time.

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/30/2014	Withdrawn 09/30/2014	Rate	VA 2013 Rates - MP-3358	04/17/2014	Rate Sheets 2013 - 3358 - 1st.pdf Rate Sheets 2013 - 3358 - 2nd.pdf Rate Sheets 2013 - 3358 - 3rd.pdf
01/29/2014	Withdrawn 09/30/2014	Rate	VA 2013 Rates - MP-3358	01/31/2014	Rate Sheets 2013 - 3358 - 1st.pdf (Superceded) Rate Sheets 2013 - 3358 - 2nd.pdf (Superceded) Rate Sheets 2013 - 3358 - 3rd.pdf (Superceded)
01/29/2014	Withdrawn 09/30/2014	Rate	VA 2013 Rates - MP-LT692	04/17/2014	Rate Sheets 2013 - 692 - 1st.pdf Rate Sheets 2013 - 692 - 2nd.pdf Rate Sheets 2013 - 692 - 3rd.pdf
01/29/2014	Withdrawn 09/30/2014	Rate	VA 2013 Rates - MP-LT694/ML-LT694	04/17/2014	Rate Sheets 2013 - 694 - 1st.pdf Rate Sheets 2013 - 694 - 2nd.pdf Rate Sheets 2013 - 694 - 3rd.pdf
01/29/2014	Withdrawn 09/30/2014	Supporting Document	L&H Actuarial Memorandum	01/30/2014	Rate Increase 2013 memo - Virginia - Revised 1-23-2014.pdf (Superceded)
07/15/2013	Withdrawn 12/31/2013	Rate	VA 2013 Rates - LT694	08/15/2013	Rate Sheets 2013 - 694.pdf
07/15/2013	Withdrawn 09/30/2014	Supporting Document	L&H Actuarial Memorandum	01/29/2014	Rate Increase 2013 memo - Virginia.pdf (Superceded)
07/15/2013	Withdrawn 12/31/2013	Rate	VA 2013 Rates - 3358	08/15/2013	Rate Sheets 2013 - 3358.pdf
07/15/2013	Withdrawn 12/31/2013	Rate	VA 2013 Rates - LT692	08/15/2013	Rate Sheets 2013 - 692.pdf

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Virginia

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	386.36	539.86	695.09	325.99	457.07	586.43	253.55	355.31	457.07
55 - 64	677.85	948.64	1,219.43	582.98	815.83	1,048.68	469.15	655.42	843.43
65 - 69	999.58	1,398.75	1,797.92	851.56	1,190.85	1,531.81	696.88	974.64	1,254.05
70 - 74	1,401.40	1,961.96	2,520.98	1,134.98	1,587.74	2,042.04	944.02	1,321.32	1,698.62
75 - 79	1,901.35	2,660.75	3,421.57	1,558.48	2,181.87	2,805.26	1,294.96	1,812.09	2,329.22
80 - 84	1,841.72	2,578.95	3,314.82	1,557.12	2,179.16	2,801.20	1,291.51	1,809.19	2,325.52

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	93.14	131.08	167.31	77.62	110.39	141.43	60.37	84.52	108.66
55 - 64	163.86	231.12	296.67	141.43	196.63	253.55	112.11	156.96	201.80
65 - 69	242.83	340.96	437.42	206.24	287.73	370.89	167.98	234.51	301.04
70 - 74	343.42	480.48	617.54	277.20	386.54	497.42	229.46	320.32	411.18
75 - 79	468.96	655.98	843.00	382.54	535.55	689.98	317.36	443.46	570.97
80 - 84	453.99	635.59	817.19	382.17	535.30	688.44	315.76	443.15	569.18

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	32.77	44.84	58.64	31.05	43.12	56.92	27.60	37.95	48.29
55 - 64	55.19	77.62	100.04	51.74	72.44	93.14	43.12	62.09	79.34
65 - 69	78.17	109.77	139.71	71.52	101.46	129.73	56.55	79.83	103.12
70 - 74	92.40	129.36	166.32	77.00	107.80	140.14	66.22	92.40	120.12
75 - 79	103.43	144.51	185.60	96.34	134.60	172.85	79.34	110.51	143.10

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	48.29	67.27	86.24	36.22	50.02	63.82	13.80	18.97	24.15
55 - 64	53.47	74.17	96.59	39.67	55.19	72.44	15.52	20.70	27.60
65 - 69	64.86	89.81	114.76	44.91	61.54	79.83	16.63	23.28	29.94
70 - 74	67.76	95.48	123.20	50.82	70.84	90.86	18.48	26.18	33.88
75 - 79	69.42	97.76	124.68	51.00	72.26	93.51	18.42	26.92	34.00
80 - 84	71.83	100.28	128.74	50.14	70.47	90.80	18.97	25.75	33.88

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	56.92	79.34	103.49	50.02	70.72	89.69	36.22	51.74	65.54
55 - 64	63.82	89.69	115.56	56.92	79.34	101.76	41.40	56.92	74.17
65 - 69	76.51	108.11	138.05	66.53	93.14	118.09	48.23	68.19	86.49
70 - 74	81.62	115.50	147.84	69.30	95.48	123.20	50.82	70.84	90.86
75 - 79	83.59	116.18	150.18	73.67	103.43	133.18	53.84	76.51	97.76
80 & OV	135.52	188.37	242.58	112.48	157.20	201.92	85.38	119.26	153.14

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	90.18	125.88	161.58	77.03	107.09	137.15	62.00	88.30	112.73
55 - 64	122.12	172.85	221.70	107.09	148.43	191.64	90.18	125.88	161.58
65 - 69	164.86	231.90	297.12	144.94	202.91	260.88	123.20	173.92	222.84
70 - 74	192.91	270.08	345.57	169.43	238.21	306.98	147.62	206.33	265.05
75 - 79	202.17	283.97	365.76	182.11	254.64	327.18	158.96	222.24	287.05

UR204
Gross Premium Code: 204C - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	39.45	54.49	69.52	33.82	46.97	60.12	28.18	39.45	50.73
55 - 64	50.73	71.39	90.18	45.09	62.00	78.91	37.58	54.49	69.52
65 - 69	54.35	76.09	99.64	48.92	68.84	88.77	43.48	59.79	76.09
70 - 74	50.33	68.78	88.91	45.29	62.07	80.52	38.58	55.36	70.46
75 - 79	38.58	54.02	69.45	35.50	49.39	63.28	30.87	43.21	55.56

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	56.92	79.34	101.76	48.29	68.99	87.96	39.67	56.92	72.44
55 - 64	87.96	122.46	158.68	75.89	106.94	137.98	65.54	91.41	117.29
65 - 69	128.07	179.63	231.18	113.10	158.00	202.91	96.47	136.38	174.64
70 - 74	157.08	220.22	281.82	138.60	194.04	249.48	120.12	169.40	217.14
75 - 79	172.85	242.27	310.28	154.43	216.77	279.11	136.01	189.85	243.69

UR204
Gross Premium Code: 204D - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

10 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	27.60	37.95	48.29	24.15	32.77	43.12	20.70	27.60	36.22
55 - 64	39.67	55.19	70.72	34.50	48.29	62.09	29.32	41.40	53.47
65 - 69	44.91	63.20	81.50	39.92	56.55	71.52	34.93	49.90	63.20
70 - 74	41.58	58.52	75.46	38.50	52.36	67.76	33.88	46.20	60.06
75 - 79	34.00	46.75	60.92	31.17	42.50	55.26	26.92	38.25	48.17

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	22.42	32.77	41.40	20.70	27.60	36.22	17.25	24.15	31.05
55 - 64	37.95	53.47	67.27	34.50	48.29	60.37	29.32	39.67	51.74
65 - 69	58.21	81.50	106.44	53.22	74.84	96.47	46.57	64.86	83.16
70 - 74	77.00	107.80	138.60	70.84	98.56	126.28	61.60	86.24	110.88
75 - 79	92.09	130.35	167.18	86.42	120.43	154.43	75.09	104.84	134.60

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR204
Gross Premium Code: 204E - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

5 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	12.07	15.52	20.70	10.35	13.80	18.97	8.62	12.07	15.52
55 - 64	18.97	25.87	32.77	15.52	22.42	29.32	13.80	20.70	25.87
65 - 69	23.28	31.60	39.92	19.96	28.27	36.59	18.30	24.95	33.26
70 - 74	23.10	32.34	41.58	20.02	29.26	36.96	18.48	26.18	33.88
75 - 79	19.84	28.34	35.42	18.42	25.50	32.59	17.00	22.67	29.75

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Virginia

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	432.72	604.65	778.51	365.11	511.92	656.80	283.97	397.95	511.92
55 - 64	759.19	1,062.48	1,365.77	652.94	913.73	1,174.52	525.44	734.07	944.64
65 - 69	1,119.53	1,566.60	2,013.67	953.75	1,333.75	1,715.62	780.51	1,091.59	1,404.54
70 - 74	1,569.57	2,197.40	2,823.50	1,271.18	1,778.27	2,287.08	1,057.30	1,479.88	1,902.45
75 - 79	2,129.51	2,980.04	3,832.16	1,745.50	2,443.70	3,141.90	1,450.35	2,029.54	2,608.73
80 - 84	2,062.72	2,888.42	3,712.60	1,743.98	2,440.66	3,137.34	1,446.49	2,026.30	2,604.59

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	104.32	146.81	187.38	86.93	123.63	158.41	67.61	94.66	121.70
55 - 64	183.52	258.86	332.27	158.41	220.22	283.97	125.57	175.79	226.02
65 - 69	271.97	381.87	489.91	230.99	322.26	415.40	188.14	262.65	337.16
70 - 74	384.63	538.14	691.64	310.46	432.92	557.11	257.00	358.76	460.52
75 - 79	525.24	734.70	944.16	428.44	599.82	772.78	355.45	496.67	639.49
80 - 84	508.47	711.86	915.25	428.03	599.54	771.05	353.65	496.33	637.49

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	36.70	50.23	65.68	34.77	48.29	63.75	30.91	42.50	54.09
55 - 64	61.82	86.93	112.04	57.95	81.13	104.32	48.29	69.54	88.86
65 - 69	87.55	122.94	156.47	80.10	113.63	145.30	63.33	89.41	115.49
70 - 74	103.49	144.88	186.28	86.24	120.74	156.96	74.17	103.49	134.53
75 - 79	115.84	161.86	207.87	107.90	150.75	193.59	88.86	123.77	160.27

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	54.09	75.34	96.59	40.57	56.02	71.48	15.45	21.25	27.04
55 - 64	59.89	83.07	108.18	44.43	61.82	81.13	17.39	23.18	30.91
65 - 69	72.65	100.59	128.53	50.30	68.92	89.41	18.63	26.08	33.53
70 - 74	75.89	106.94	137.98	56.92	79.34	101.76	20.70	29.32	37.95
75 - 79	77.75	109.49	139.64	57.13	80.93	104.73	20.63	30.15	38.08
80 - 84	80.44	112.32	144.19	56.16	78.93	101.69	21.25	28.84	37.95

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	63.75	88.86	115.91	56.02	79.20	100.45	40.57	57.95	73.41
55 - 64	71.48	100.45	129.43	63.75	88.86	113.97	46.36	63.75	83.07
65 - 69	85.69	121.08	154.61	74.51	104.32	132.26	54.02	76.37	96.86
70 - 74	91.41	129.36	165.58	77.62	106.94	137.98	56.92	79.34	101.76
75 - 79	93.62	130.12	168.20	82.51	115.84	149.16	60.30	85.69	109.49
80 & OV	151.78	210.98	271.69	125.98	176.07	226.16	95.62	133.57	171.51

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	110.02	153.57	197.12	93.98	130.65	167.33	75.64	107.73	137.53
55 - 64	148.99	210.88	270.47	130.65	181.08	233.80	110.02	153.57	197.12
65 - 69	201.13	282.92	362.48	176.82	247.55	318.28	150.30	212.19	271.86
70 - 74	235.35	329.49	421.59	206.70	290.61	374.52	180.10	251.73	323.35
75 - 79	246.65	346.44	446.23	222.17	310.67	399.16	193.93	271.13	350.21

UR204
Gross Premium Code: 204C - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	48.13	66.47	84.81	41.26	57.30	73.35	34.38	48.13	61.89
55 - 64	61.89	87.10	110.02	55.01	75.64	96.27	45.84	66.47	84.81
65 - 69	66.31	92.83	121.57	59.68	83.99	108.30	53.05	72.94	92.83
70 - 74	61.40	83.91	108.47	55.26	75.72	98.23	47.07	67.54	85.96
75 - 79	47.07	65.90	84.73	43.30	60.25	77.20	37.66	52.72	67.78

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	63.75	88.86	113.97	54.09	77.27	98.52	44.43	63.75	81.13
55 - 64	98.52	137.16	177.72	85.00	119.77	154.54	73.41	102.38	131.36
65 - 69	143.43	201.18	258.93	126.67	176.96	227.26	108.04	152.75	195.59
70 - 74	175.93	246.65	315.64	155.23	217.32	279.42	134.53	189.73	243.20
75 - 79	193.59	271.35	347.51	172.96	242.78	312.60	152.33	212.63	272.93

UR204
Gross Premium Code: 204D - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

10 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	30.91	42.50	54.09	27.04	36.70	48.29	23.18	30.91	40.57
55 - 64	44.43	61.82	79.20	38.64	54.09	69.54	32.84	46.36	59.89
65 - 69	50.30	70.79	91.28	44.71	63.33	80.10	39.12	55.88	70.79
70 - 74	46.57	65.54	84.52	43.12	58.64	75.89	37.95	51.74	67.27
75 - 79	38.08	52.36	68.23	34.91	47.60	61.89	30.15	42.84	53.95

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	25.11	36.70	46.36	23.18	30.91	40.57	19.32	27.04	34.77
55 - 64	42.50	59.89	75.34	38.64	54.09	67.61	32.84	44.43	57.95
65 - 69	65.20	91.28	119.22	59.61	83.83	108.04	52.16	72.65	93.14
70 - 74	86.24	120.74	155.23	79.34	110.39	141.43	68.99	96.59	124.19
75 - 79	103.14	145.99	187.24	96.80	134.88	172.96	84.10	117.42	150.75

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR204
Gross Premium Code: 204E - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

5 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	13.52	17.39	23.18	11.59	15.45	21.25	9.66	13.52	17.39
55 - 64	21.25	28.98	36.70	17.39	25.11	32.84	15.45	23.18	28.98
65 - 69	26.08	35.39	44.71	22.35	31.67	40.98	20.49	27.94	37.26
70 - 74	25.87	36.22	46.57	22.42	32.77	41.40	20.70	29.32	37.95
75 - 79	22.22	31.74	39.67	20.63	28.56	36.50	19.04	25.39	33.32

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Virginia

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	484.64	677.20	871.93	408.92	573.35	735.62	318.05	445.70	573.35
55 - 64	850.29	1,189.97	1,529.66	731.29	1,023.38	1,315.46	588.50	822.16	1,058.00
65 - 69	1,253.88	1,754.59	2,255.31	1,068.19	1,493.80	1,921.50	874.17	1,222.58	1,573.08
70 - 74	1,757.92	2,461.08	3,162.32	1,423.72	1,991.66	2,561.53	1,184.18	1,657.46	2,130.75
75 - 79	2,385.05	3,337.65	4,292.02	1,954.96	2,736.94	3,518.92	1,624.39	2,273.08	2,921.77
80 - 84	2,310.25	3,235.03	4,158.11	1,953.26	2,733.54	3,513.82	1,620.06	2,269.45	2,917.14

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	116.83	164.43	209.87	97.36	138.47	177.41	75.73	106.02	136.31
55 - 64	205.54	289.92	372.14	177.41	246.65	318.05	140.63	196.89	253.14
65 - 69	304.60	427.70	548.70	258.70	360.93	465.25	210.72	294.17	377.62
70 - 74	430.79	602.71	774.64	347.72	484.88	623.96	287.83	401.81	515.78
75 - 79	588.26	822.86	1,057.45	479.85	671.79	865.51	398.10	556.27	716.23
80 - 84	569.49	797.28	1,025.08	479.39	671.49	863.58	396.09	555.89	713.98

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	41.11	56.25	73.56	38.94	54.09	71.40	34.62	47.60	60.58
55 - 64	69.23	97.36	125.49	64.91	90.87	116.83	54.09	77.89	99.53
65 - 69	98.06	137.70	175.25	89.71	127.27	162.73	70.93	100.14	129.35
70 - 74	115.91	162.27	208.63	96.59	135.22	175.79	83.07	115.91	150.68
75 - 79	129.74	181.28	232.82	120.85	168.84	216.82	99.53	138.62	179.50

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	60.58	84.38	108.18	45.44	62.74	80.05	17.31	23.80	30.29
55 - 64	67.07	93.03	121.16	49.76	69.23	90.87	19.47	25.96	34.62
65 - 69	81.37	112.66	143.96	56.33	77.19	100.14	20.86	29.21	37.55
70 - 74	85.00	119.77	154.54	63.75	88.86	113.97	23.18	32.84	42.50
75 - 79	87.08	122.63	156.40	63.98	90.64	117.30	23.10	33.77	42.65
80 - 84	90.10	125.80	161.50	62.90	88.40	113.90	23.80	32.30	42.50

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	71.40	99.53	129.82	62.74	88.71	112.51	45.44	64.91	82.22
55 - 64	80.05	112.51	144.96	71.40	99.53	127.65	51.93	71.40	93.03
65 - 69	95.97	135.61	173.16	83.45	116.83	148.13	60.50	85.54	108.49
70 - 74	102.38	144.88	185.45	86.93	119.77	154.54	63.75	88.86	113.97
75 - 79	104.86	145.73	188.39	92.42	129.74	167.06	67.53	95.97	122.63
80 & OV	170.00	236.29	304.29	141.10	197.20	253.29	107.10	149.60	192.10

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	134.23	187.36	240.49	114.65	159.40	204.14	92.28	131.43	167.78
55 - 64	181.77	257.27	329.98	159.40	220.92	285.23	134.23	187.36	240.49
65 - 69	245.38	345.16	442.23	215.72	302.01	388.30	183.36	258.87	331.67
70 - 74	287.13	401.98	514.34	252.18	354.54	456.91	219.72	307.11	394.49
75 - 79	300.91	422.66	544.40	271.05	379.01	486.97	236.60	330.77	427.25

UR204
Gross Premium Code: 204C - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Virginia

Lifetime Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	58.72	81.10	103.47	50.34	69.91	89.48	41.95	58.72	75.50
55 - 64	75.50	106.26	134.23	67.11	92.28	117.45	55.93	81.10	103.47
65 - 69	80.90	113.25	148.31	72.81	102.47	132.13	64.72	88.99	113.25
70 - 74	74.90	102.37	132.33	67.41	92.38	119.85	57.43	82.39	104.87
75 - 79	57.43	80.40	103.37	52.83	73.51	94.18	45.94	64.32	82.69

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	71.40	99.53	127.65	60.58	86.54	110.34	49.76	71.40	90.87
55 - 64	110.34	153.61	199.05	95.20	134.14	173.09	82.22	114.67	147.12
65 - 69	160.65	225.32	290.00	141.87	198.20	254.53	121.01	171.08	219.06
70 - 74	197.04	276.24	353.52	173.86	243.40	312.95	150.68	212.50	272.38
75 - 79	216.82	303.91	389.21	193.72	271.92	350.12	170.61	238.15	305.68

UR204
Gross Premium Code: 204D - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

10 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	34.62	47.60	60.58	30.29	41.11	54.09	25.96	34.62	45.44
55 - 64	49.76	69.23	88.71	43.27	60.58	77.89	36.78	51.93	67.07
65 - 69	56.33	79.28	102.23	50.07	70.93	89.71	43.81	62.59	79.28
70 - 74	52.16	73.41	94.66	48.29	65.68	85.00	42.50	57.95	75.34
75 - 79	42.65	58.65	76.42	39.10	53.32	69.31	33.77	47.99	60.43

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	28.13	41.11	51.93	25.96	34.62	45.44	21.64	30.29	38.94
55 - 64	47.60	67.07	84.38	43.27	60.58	75.73	36.78	49.76	64.91
65 - 69	73.02	102.23	133.52	66.76	93.88	121.01	58.42	81.37	104.32
70 - 74	96.59	135.22	173.86	88.86	123.63	158.41	77.27	108.18	139.09
75 - 79	115.52	163.51	209.71	108.41	151.06	193.72	94.19	131.52	168.84

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR204
Gross Premium Code: 204E - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

5 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	15.15	19.47	25.96	12.98	17.31	23.80	10.82	15.15	19.47
55 - 64	23.80	32.45	41.11	19.47	28.13	36.78	17.31	25.96	32.45
65 - 69	29.21	39.64	50.07	25.04	35.47	45.90	22.95	31.29	41.73
70 - 74	28.98	40.57	52.16	25.11	36.70	46.36	23.18	32.84	42.50
75 - 79	24.88	35.54	44.43	23.10	31.99	40.88	21.33	28.44	37.32

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

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

1. Purpose of Filing

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

2. Scope of Filing

This filing applies to the Virginia Long Term Care Policy Forms and Riders as shown in the 'Benefits' section. The forms were marketed by independent agents but are not available for sale anymore. This rate revision applies only to inforce business. We are requesting three 12% increases on policies with a non-lifetime benefit period and three 22% increases on policies with a lifetime benefit period. These increases would be implemented at one year intervals. The distribution of inforce business (excluding policies in paid up status) as of 12/31/2012 is as follows:

	Benefit Period	Inforce Policies	Inforce Annual Premium	Avg. Annual Premium (Current Rates)	Avg. Annual Premium (Proposed Rates)
Virginia	Non-Lifetime	71	$ 138,513	$1,951	$2,731
Virginia	Lifetime	156	$ 379,369	$2,432	$4,378
Nationwide	Non-Lifetime	15,248	$29,576,600	$1,940	$2,716
Nationwide	Lifetime	22,239	$50,218,237	$2,258	$4,064

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.

Note that prior to 2010, separate Actuarial Memoranda by company was filed in your state. We believe it is appropriate to combine both companies into one Actuarial Memorandum in this filing. The reason for this is that the vast majority of policies have novated from Medico Insurance Company to Ability Insurance Company. This means that the experience exhibits by company would look unusual due to some policyholders being included with Medico Insurance Company data for most years and then being included with Ability Insurance Company data beginning in 2009. Currently, over 95% of policyholders that were once covered by Medico Insurance Company have since novated over to Ability Insurance Company. Because of these reasons, and the fact that the policy forms included in this filing are essentially identical for both companies, we believe it is appropriate to combine the experience of both companies for this filing.

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, UR204, 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. Five riders were optionally available. UR204 and UR2048 provide 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 LT692 and Rider Forms UR592, UR295, and UR295C: 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. The UR592 provides benefits for Home Health Care. UR295 increases the Nursing Home daily benefit by 5% of the original daily benefit. UR295C increases the Nursing Home daily benefit by 5% of the previous year's daily benefit.

Policy Form LT694 and Rider Forms UR268, UR273 and UR-AB-287: 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. UR268 increases the policy daily benefit by 5% of the previous year's daily benefit. UR273 is a return of premium rider. UR-AB-287 removes the non-duplication of Medicare benefits.

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

We are requesting three 12% increases on policies with a non-lifetime benefit period and three 22% increases on policies with a lifetime benefit period. These increases would be implemented at one year intervals. 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 has changed from what was anticipated when the most recent nationwide rate adjustment was requested in 2010. There are several reasons for this change in projected future morbidity:

- The actual 2010-2012 morbidity experience is considerably poorer than projected experience from the 2010 rate increase filing that was submitted in your state.
- New claim cost guidelines were implemented to better reflect future expected experience. These new claim costs are generally higher than the original pricing claim costs.
- Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.
- Morbidity improvement of 0.5% per year was also assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.

The larger requested increase on our lifetime benefit period policies is due to inequities between our current premium rates by benefit period and the claims experience on the lifetime benefit plan. Furthermore, the new claim cost guidelines are consistent with the past experience of lifetime benefit period policies vs. non-lifetime benefit period policies.

Please note that we are not attempting to recoup past losses for the poor 2010-2012 experience. This rate increase is solely intended to get experience back in line with what was projected in our 2010 rate increase filing for years 2013 and forward. An exhibit comparing the projection from our 2010 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. It is likely, in many cases, that policyholders who choose to downgrade from a lifetime benefit period could end up paying approximately what they pay today after the increase. Premium rates for lifetime benefit period plans are roughly 15-20% higher than rates for five year benefit period plans and 25-30% higher than rates for four year benefit period plans. Four and five year benefit periods are still rich plans that provide substantial long term care benefits.

As we did when rates were increased in 2010, 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 inforce, 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	3358	692	694
05/07/02	20% / n/a	20% / n/a	20% / 0%
09/02/04	20% / n/a	20% / n/a	20% / 20%
07/10/06	10% / n/a	20% / n/a	20% / 0%
4/21/11**	31.8%	31.8%	31.8%

* Rate increases for policies originally issued by Medico Insurance Company are shown on the left side and rate increases for policies originally issued by Ability Insurance Company are shown on the right. The "n/a" is shown for forms in which there are no inforce policies for that form and company in your state.

** The 2010 rate increase ranged from 10.0%-40.0% depending on the issue age. The overall average rate increase was 31.8%.

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

a. Assumptions that are unchanged from the 2010 rate filing:

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

   Terminations – The 1994 GAM mortality table along with an annual voluntary termination rate of 1.5% have been assumed for projecting the inforce into the future.

   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 2010 rate filing:

   Claim Cost Guidelines – Morbidity costs were projected based on claim costs from the 2009 Milliman Long Term Care guidelines with adjustments for actual experience.

   A/E Adjustments – Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.

Morbidity Improvement – Morbidity improvement of 0.5% per year 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 40% on policies with a non-lifetime benefit period and 80% on policies with a lifetime benefit period has been assumed with a beginning effective date of October 1, 2013 and graded in over five quarters. For all years thereafter, no annual rate increases have been assumed.

8. Past Experience

The attached exhibit shows the past experience for the business. The experience is through December 31, 2012 and is based on nationwide experience. The return of premium riders were excluded from the experience. The accumulated value of past earned premium is $2,573,665,648 and the accumulated value of past incurred claims is $1,607,061,105. This results in a loss ratio of 62.4%.

9. Projected Future Experience

The future experience has been generated for 50 years using the business in force as of December 31, 2012. 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 $790,385,437 and the present value of future incurred claims is $1,156,961,406. This results in a loss ratio of 146.4%.

This filing is intended to return the future experience of this block to the level projected in 2010. As shown in the attached exhibit, this rate increase, if approved as assumed would result in the following as compared to the 2010 filing:

Projection Years 2013+	2010 Filing	Current Projection Without Increase	Current Projection With Increase
PV Future EP (in millions)	$558.9	$516.2	$790.4
PV Future Claims (in millions)	$922.8	$1,139.2	$1,157.0
PV Future (EP – Claims) (in millions)	-$363.9	-$623.1	-$366.6

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	2,573,665,648	1,607,061,105	62.4%
Projected Future	790,385,437	1,156,961,406	146.4%
Anticipated Lifetime	3,364,051,085	2,764,022,511	82.2%

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 hereby certify that, to the best of my knowledge and judgment, the rate filing is in compliance with the applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided in accordance with 14VAC5-130-70 B 14.

Todd Moltumyr, ASA, MAAA
Vice President

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

1. Purpose of Filing

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

2. Scope of Filing

This filing applies to the Virginia Long Term Care Policy Forms and Riders as shown in the 'Benefits' section. The forms were marketed by independent agents but are not available for sale anymore. This rate revision applies only to inforce business. We are requesting a 40% increase on policies with a non-lifetime benefit period and an 80% increase on policies with a lifetime benefit period. The distribution of inforce business (excluding policies in paid up status) as of 12/31/2012 is as follows:

	Benefit Period	Inforce Policies	Inforce Annual Premium	Avg. Annual Premium (Current Rates)	Avg. Annual Premium (Proposed Rates)
Virginia	Non-Lifetime	71	$ 138,513	$1,951	$2,731
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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.

Note that prior to 2010, separate Actuarial Memoranda by company was filed in your state. We believe it is appropriate to combine both companies into one Actuarial Memorandum in this filing. The reason for this is that the vast majority of policies have novated from Medico Insurance Company to Ability Insurance Company. This means that the experience exhibits by company would look unusual due to some policyholders being included with Medico Insurance Company data for most years and then being included with Ability Insurance Company data beginning in 2009. Currently, over 95% of policyholders that were once covered by Medico Insurance Company have since novated over to Ability Insurance Company. Because of these reasons, and the fact that the policy forms included in this filing are essentially identical for both companies, we believe it is appropriate to combine the experience of both companies for this filing.

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 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.

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

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4/21/11**	31.8%	31.8%	31.8%

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7. Projection Assumptions
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   Terminations – The 1994 GAM mortality table along with an annual voluntary termination rate of 1.5% have been assumed for projecting the inforce into the future.

   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 2010 rate filing:

   Claim Cost Guidelines – Morbidity costs were projected based on claim costs from the 2009 Milliman Long Term Care guidelines with adjustments for actual experience.

   A/E Adjustments – Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Over the past three years, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.

   Morbidity Improvement – Morbidity improvement of 0.5% per year 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 40% on policies with a non-lifetime benefit period and 80% on policies with a lifetime benefit period has been

assumed with a beginning effective date of October 1, 2013 and graded in over five quarters. For all years thereafter, no annual rate increases have been assumed.

8. Past Experience

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PV Future (EP – Claims) (in millions)	-$363.9	-$623.1	-$366.6

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:

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Anticipated Lifetime	3,364,051,085	2,764,022,511	82.2%

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 hereby certify that, to the best of my knowledge and judgment, the assumptions presented are expected to develop and are consistent with the company's business plan at the time of the filing, the anticipated lifetime loss ratio and future loss ratio both exceed the applicable ratio, the filed premium rates maintain the proper relationship between policies which had different rating methodologies, and the filing was prepared based on the current standards as promulgated by the Actuarial Standards Board including Standard No. 8 'Regulatory Filings for Health Plan Entities' and Standard No 23, the 'Data Quality' standard of practice.

Todd Moltumyr, ASA, MAAA
Vice President