TABLE 2.   REPORTING FORM FOR THE CALCULATION OF
BENCHMARK RATIO SINCE INCEPTION
FOR GROUP POLICIES
FOR CALENDAR YEAR _____

TYPE (v) _____   SMSBP (P) _____
For the State of _____
Company Name _____
NAIC Group Code _____   NAIC Company Code _____
Address _____
Person Completing This Exhibit _____
Title _____   Telephone Number _____

(a) [(a)]	(b) [(b)]	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o) [(o)]
Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	Policy Year Loss Ratio
1		2.770		0.507		0.000		0.000		0.46
2		4.175		0.567		0.000		0.000		0.63
3		4.175		0.567		1.194		0.759		0.75
4		4.175		0.567		2.245		0.771		0.77
5		4.175		0.567		3.170		0.782		0.80
6		4.175		0.567		3.998		0.792		0.82
7		4.175		0.567		4.754		0.802		0.84
8		4.175		0.567		5.445		0.811		0.87
9		4.175		0.567		6.075		0.818		0.88
10		4.175		0.567		6.650		0.824		0.88
11		4.175		0.567		7.176		0.828		0.88
12		4.175		0.567		7.655		0.831		0.88
13		4.175		0.567		8.093		0.834		0.89
14		4.175		0.567		8.493		0.837		0.89
15+ [(u)]		4.175		0.567		8.684		0.838		0.89

Total: (k): _____   (l): _____   (m): _____   (n): _____

Benchmark Ratio Since Inception: (l+n)/(k+m):

(a): Year 1 is the current calendar year - 1
      Year 2 is the current calendar year - 2 (etc.)
      Example: If the current year is 1991, then: Year 1 is 1990; Year 2 is 1989; etc.)
(b): For the calendar year on the appropriate line in column (a), the premium earned during that year for
      policies issued in that year.
(o): These loss ratios are not explicitly used in computing the benchmark loss ratios. They are the loss
      ratios, on a policy year basis, which result in the cumulative loss ratios displayed on this worksheet.
      They are shown here for informational purposes only.
(p): "SMSBP" = Standardized Medicare Supplement Benefit Plan
(u): To include the earned premium for all years prior to as well as the 15th year prior to the current year.
(v): Individual, Group, Individual Medicare Select, or Group Medicare Select Only.

TYPE (v) _____   SMSBP (P) _____

For the State of _____

Company Name _____

NAIC Group Code _____   NAIC Company Code _____

Address _____

Person Completing This Exhibit _____

Title _____   Telephone Number _____

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	Policy Year Loss Ratio
1		2.770		0.442		0.000		0.000		0.40
2		4.175		0.493		0.000		0.000		0.55
3		4.175		0.493		1.194		0.659		0.65
4		4.175		0.493		2.245		0.669		0.67
5		4.175		0.493		3.170		0.678		0.69
6		4.175		0.493		3.998		0.686		0.71
7		4.175		0.493		4.754		0.695		0.73
8		4.175		0.493		5.445		0.702		0.75
9		4.175		0.493		6.075		0.708		0.76
10		4.175		0.493		6.650		0.713		0.76
11		4.175		0.493		7.176		0.717		0.76
12		4.175		0.493		7.655		0.720		0.77
13		4.175		0.493		8.093		0.723		0.77
14		4.175		0.493		8.493		0.725		0.77
15+ (u)		4.175		0.493		8.684		0.725		0.77

Total: (k): _____   (l): _____   (m): _____   (n): _____

Benchmark Ratio Since Inception: (l+n)/(k+m):

(a): Year 1 is the current calendar year - 1
      Year 2 is the current calendar year - 2 (etc.)
      Example: If the current year is 1991, then: Year 1 is 1990; Year 2 is 1989; etc.)
(b): For the calendar year on the appropriate line in column (a), the premium earned during that year for policies issued in that year.
(o): These loss ratios are not explicitly used in computing the benchmark loss ratios. They are the loss ratios, on a policy year basis, which result in the cumulative loss ratios displayed on this worksheet. They are shown here for informational purposes only.
(p): "SMSBP" = Standardized Medicare Supplement Benefit Plan
(u): To include the earned premium for all years prior to as well as the 15th year prior to the current year.
(v): Individual, Group, Individual Medicare Select, or Group Medicare Select Only.