



Accident and Health

Year-to-Date Rate Changes Report

December 31, 2014

Accident and Health Year-to-Date Rate Changes Report

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Accident and Health Year-to-Date Rate Changes Report

Key Terms

Product: The specific type of Accident and Health policy under consideration.

File Log Number: The number automatically assigned to a filing by the Office of Insurance Regulation's (Office) internal tracking system. All closed filings are available to the public for review by using the Office's online [Forms and Rates Filing Search](#) utility.

Closed: The date the Office took final action on a filing; for purposes of this report this is the date the filing was approved.

Reported Policies: The number of policies affected by the combined rate impact (the anniversary allowed value).

% Change Allowed: The average change to the premium that will be implemented at a single point in time. The rate change experienced by any policyholder may differ from the average.

Avg. Trend Allowed: The growth rate required to cover medical provider price increases, utilization changes, and other items. This is the average change to the premium that will be implemented over a period of time (typically twelve months).

Anniversary Allowed: The combined effect of the base rate change, trend and previously approved changes that have not yet been fully implemented.

Note all rate changes shown in the following report are for filings that are closed with a final disposition status of 'Approved'.



Year-to-Date Rate Changes by Company, December 31, 2014

<i>Product</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>21ST CENTURY PREMIER INSURANCE COMPANY</i>						
Group Medicare Supplement Prestandardized	14-10486	07/01/2014	3	0.0	0.0	0.0
<i>ADVANTICA INSURANCE COMPANY</i>						
Group Health Vision	14-05471	05/08/2014	0	0.0	1.0	1.0
Group Health Dental	14-05472	05/08/2014	0	0.0	6.0	6.0
<i>AETNA HEALTH INC.</i>						
Health Maintenance Organization Group Small Group Only	14-06880	05/19/2014	39,086	3.5	9.0	12.8
Health Maintenance Organization Individual Individual	14-13710	09/10/2014	32,924	12.5	0.0	12.5
<i>AETNA LIFE INSURANCE COMPANY</i>						
Group Health Dental	14-00851	02/04/2014	15,781	0.0	0.0	0.0
Group Health Major Medical Small Group Only	14-07153	05/19/2014	2,239	3.6	9.0	12.9
Individual Health Major Medical - Other	14-13991	09/10/2014	1,598	12.2	0.0	12.2
Individual Medicare Supplement Standard Plans	14-15874	10/10/2014	506	3.7	0.0	3.7
Group Medicare Supplement Standard Plans	14-16040	10/17/2014	118	3.7	0.0	3.7
Group Health Dental	14-19178	12/16/2014	15,939	-0.9	6.1	5.1



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<i>ALL SAVERS INSURANCE COMPANY</i>						
Health Excess or Stop Loss	14-06748	05/14/2014	0	-18.0	12.9	-5.7
Group Health Major Medical Small Group Only	14-07766	06/02/2014	7,529	4.1	9.0	13.4
<i>ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA</i>						
Group Medicare Supplement Prestandardized	13-21902	01/08/2014	4	0.0	0.0	0.0
<i>AMERICAN CONTINENTAL INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-05354	04/17/2014	19	0.0	0.0	0.0
<i>AMERICAN GENERAL LIFE INSURANCE COMPANY</i>						
Long Term Care Comprehensive - Other	14-16002	10/24/2014	281	14.0	0.0	14.0
<i>AMERICAN HEALTH AND LIFE INSURANCE COMPANY</i>						
Credit Disability	14-07044	04/22/2014	14,957	0.0	0.0	0.0
<i>AMERICAN HERITAGE LIFE INSURANCE COMPANY</i>						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	14-02442	02/19/2014	764	19.0	0.0	19.0
Group Health Disability Income	14-06873	04/21/2014	1,227	0.0	0.0	0.0
Group Health Disability Income	14-08339	06/09/2014	0	-10.1	0.0	-10.1
Individual Health Specified Disease Limited Benefit Dread Disease	14-15710	09/10/2014	4,074	-25.4	0.0	-25.4
Group Health Specified Disease Limited Benefit Dread Disease	14-16889	10/22/2014	0	-0.2	0.0	-0.2



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<i>AMERICAN NATIONAL INSURANCE COMPANY</i>						
Health Conversion	14-04915	03/28/2014	0	8.0	0.0	8.0
Individual Medicare Supplement Prestandardized	14-05116	04/25/2014	1	0.0	0.0	0.0
Individual Health Specified Disease Limited Benefit Dread Disease	14-07798	05/20/2014	174	5.0	0.0	5.0
Individual Health Major Medical - Other	14-09417	05/29/2014	34	7.8	0.0	7.8
<i>AMERICAN NATIONAL LIFE INS. CO. OF TEXAS</i>						
Health Conversion	14-11990	07/18/2014	31	3.1	0.0	3.1
<i>AMERICAN PIONEER LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Prestandardized	13-22543	02/24/2014	1,079	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	14-02404	04/01/2014	3,929	0.0	0.0	0.0
Individual Medicare Supplement Medicare Select	14-13532	10/02/2014	2,887	-2.0	0.0	-2.0
Individual Medicare Supplement Standard Plans	14-14109	09/15/2014	14	3.7	0.0	3.7
<i>AMERICAN REPUBLIC INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-02163	03/20/2014	154	-5.0	0.0	-5.0
<i>AMERICAN RETIREMENT LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-03318	03/31/2014	.	0.0	0.0	0.0



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<i>AMERITAS LIFE INSURANCE CORP.</i>						
Group Health Dental	14-13597	09/10/2014	10,469	0.0	0.0	0.0
<i>BANKERS LIFE AND CASUALTY COMPANY</i>						
Medicare Supplement Other	13-20284	01/03/2014	11,851	0.0	0.0	0.0
<i>BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.</i>						
Health Conversion	13-22254	01/15/2014	4,251	13.8	0.0	13.8
Individual Health Sickness	14-04077	03/27/2014	22,329	1.1	0.0	1.1
Individual Health Major Medical - Other	14-04185	04/15/2014	150,348	0.0	0.0	0.0
Individual Health Major Medical Short Term	14-05752	04/23/2014	1,969	10.0	0.0	10.0
Individual Health - Hospital Surgical Medical Expense	14-07557	05/27/2014	61,961	24.2	0.0	24.2
Group Health Major Medical Small Group Only	14-08950	06/13/2014	134,346	0.0	7.6	7.6
Individual Medicare Supplement Prestandardized	14-13655	09/03/2014	9,453	-2.0	0.0	-2.0
Individual Medicare Supplement Medicare Select	14-13841	10/01/2014	35,190	-3.9	0.0	-3.9
Individual Medicare Supplement Standard Plans	14-14111	10/01/2014	117,515	-1.0	0.0	-1.0



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<i>BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.</i>						
Group Medicare Supplement Standard Plans	14-14113	08/22/2014	168	0.0	0.0	0.0
Group Health Major Medical Small Group Only	14-18841	12/16/2014	122,403	0.0	7.6	7.6
<i>BOSTON MUTUAL LIFE INSURANCE COMPANY</i>						
Individual Health Accident Only	14-19182	12/17/2014	1,009	0.0	0.0	0.0
<i>CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA</i>						
Medicare Supplement Other	14-06788	05/16/2014	1,501	0.0	0.0	0.0
Individual Medicare Supplement Prestandardized	14-06883	04/25/2014	42	0.0	0.0	0.0
<i>CENTRAL UNITED LIFE INSURANCE COMPANY</i>						
Individual Health - Hospital Surgical Medical Expense	14-00654	01/23/2014	76	5.0	0.0	5.0
<i>CIGNA DENTAL HEALTH OF FLORIDA, INC.</i>						
Prepaid Dental Service Plan Corporation	14-17956	11/19/2014	575	5.4	0.0	5.4
Prepaid Dental Service Plan Corporation	14-18240	11/14/2014	200	0.0	0.0	0.0
<i>CIGNA HEALTH AND LIFE INSURANCE COMPANY</i>						
Individual Health - Hospital Surgical Medical Expense	14-05391	04/09/2014	5,769	0.0	8.0	8.0
Individual Health Dental	14-10712	07/24/2014	2,930	-7.1	0.0	-7.1
Health Conversion	14-20066	12/16/2014	1	-63.2	0.0	-63.2



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<i>CIGNA HEALTH AND LIFE INSURANCE COMPANY</i>						
Health Excess or Stop Loss	14-20458	12/22/2014	161,524	-3.6	12.6	8.5
<i>CIGNA HEALTHCARE OF FLORIDA, INC.</i>						
Health Maintenance Organization Group Conversion	14-20312	12/16/2014	16	17.4	0.0	17.4
<i>CINCINNATI LIFE INSURANCE COMPANY (THE)</i>						
Individual Medicare Supplement Prestandardized	14-20461	12/19/2014	1	0.0	0.0	0.0
<i>CMFG LIFE INSURANCE COMPANY</i>						
Long Term Care Comprehensive - Other	14-11057	09/04/2014	3,073	9.0	0.0	9.0
<i>COLONIAL PENN LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-16707	10/22/2014	15,061	0.0	0.0	0.0
<i>COLUMBIAN MUTUAL LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-12287	08/12/2014	4	3.7	0.0	3.7
Individual Medicare Supplement Medicare Select	14-12340	08/13/2014	0	3.7	0.0	3.7
<i>CONNECTICUT GENERAL LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-08422	05/23/2014	26	0.0	0.0	0.0
Individual Health Major Medical - Other	14-16495	10/29/2014	36,474	9.6	0.0	9.6
Health Conversion	14-20030	12/16/2014	143	17.7	0.0	17.7
<i>CONTINENTAL AMERICAN INSURANCE COMPANY</i>						
Group Health Accident Only	14-08236	05/16/2014	216	-10.0	0.0	-10.0



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<i>CONTINENTAL GENERAL INSURANCE COMPANY</i>						
Individual Medicare Supplement Prestandardized	14-13591	08/30/2014	90	3.7	0.0	3.7
Individual Medicare Supplement Standard Plans	14-18934	12/18/2014	2,472	0.0	0.0	0.0
<i>CONTINENTAL LIFE INS. CO. OF BRENTWOOD, TENNESSEE</i>						
Medicare Supplement Other	14-14775	09/24/2014	4,069	0.0	0.0	0.0
Individual Medicare Supplement Prestandardized	14-17515	11/04/2014	16	0.0	0.0	0.0
<i>COVENTRY HEALTH AND LIFE INSURANCE COMPANY</i>						
Group Health Major Medical Small Group Only	14-04669	04/10/2014	578	0.3	8.5	8.9
<i>COVENTRY HEALTH CARE OF FLORIDA, INC.</i>						
Health Maintenance Organization Group Small Group Only	14-04530	04/10/2014	14,026	0.3	8.5	8.9
<i>DELTA DENTAL INSURANCE COMPANY</i>						
Individual Health Dental	14-11224	07/28/2014	0	-9.9	0.0	-9.9
Individual Health Dental	14-11230	07/28/2014	0	-4.5	0.0	0.0
Group Health Dental	14-11236	07/28/2014	0	-9.8	0.0	-9.8
Group Health Dental	14-11238	07/28/2014	0	-4.2	0.0	-4.2
Prepaid Limited Health Service Organization	14-11658	07/22/2014	0	11.8	4.0	11.8



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<i>DELTA DENTAL INSURANCE COMPANY</i>						
Prepaid Limited Health Service Organization	14-11662	07/22/2014	0	3.2	4.0	3.2
Prepaid Limited Health Service Organization	14-11669	07/22/2014	0	7.6	4.0	7.6
Prepaid Limited Health Service Organization	14-11686	07/22/2014	0	3.1	4.0	3.1
<i>DENTAQUEST OF FLORIDA, INC.</i>						
Prepaid Dental Service Plan Corporation	14-10626	07/11/2014	0	2.9	0.0	0.0
Prepaid Dental Service Plan Corporation	14-10627	07/11/2014	2,134	2.4	0.0	0.0
Prepaid Dental Service Plan Corporation	14-10628	07/11/2014	0	2.5	0.0	2.5
Prepaid Dental Service Plan Corporation	14-12235	07/24/2014	0	3.1	3.0	6.2
<i>DENTEGRA INSURANCE COMPANY</i>						
Group Health Dental	14-11307	07/29/2014	0	-17.6	0.0	-17.6
Group Health Dental	14-11333	07/29/2014	0	-14.0	0.0	-14.0
Individual Health Dental	14-11415	07/29/2014	0	-17.6	0.0	-17.6
Individual Health Dental	14-11428	07/29/2014	0	-14.0	0.0	-14.0



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<i>EVERENCE ASSOCIATION, INC.</i>						
Fraternal Individual Medicare Supplement Standard Plans	13-22780	02/05/2014	303	3.7	0.0	3.7
<i>FAMILYHERITAGE LIFE INSURANCE COMPANY OF AMERICA</i>						
Individual Health Accident Only	14-18839	12/17/2014	571	0.0	0.0	0.0
<i>FAMILYLIFE INSURANCE COMPANY</i>						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	14-11838	07/09/2014	916	9.0	0.0	9.0
<i>FLORIDA COMBINED LIFE INSURANCE COMPANY</i>						
Individual Health Dental	14-15713	09/23/2014	5,225	0.0	0.0	0.0
Individual Health Dental	14-15714	08/29/2014	3,122	0.0	0.0	0.0
Group Health Dental	14-16128	10/15/2014	12,655	12.0	4.0	16.5
Group Health Dental	14-17639	10/29/2014	7,060	-8.0	0.0	-8.0
<i>FLORIDA HEALTH CARE PLAN, INC.</i>						
Health Maintenance Organization Group Small Group Only	14-04757	04/10/2014	927	4.0	0.0	4.0
Health Maintenance Organization Group Small Group Only	14-04758	04/10/2014	2,596	4.0	0.0	4.0
Health Maintenance Organization Individual Individual	14-17274	10/10/2014	46	0.0	0.0	0.0
Health Maintenance Organization Individual Individual	14-18039	11/10/2014	31	7.2	0.0	7.2



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<i>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	13-22282	01/21/2014	758	0.0	0.0	0.0
Individual Medicare Supplement Prestandardized	14-12490	07/29/2014	11	0.0	0.0	0.0
<i>GERBER LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	13-21442	01/27/2014	2,928	4.8	0.0	4.8
Individual Medicare Supplement Medicare Select	14-00097	02/12/2014	123	3.7	0.0	3.7
<i>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</i>						
Individual Medicare Supplement Prestandardized	14-08785	05/21/2014	20	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	14-11897	07/28/2014	52	3.7	3.7	3.7
Individual Health - Hospital Surgical Medical Expense	14-13851	08/20/2014	39	7.8	0.0	7.8
<i>GOLDEN RULE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-06453	05/16/2014	585	3.7	0.0	3.7
<i>GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-12410	08/21/2014	206	3.7	0.0	3.7
<i>GREAT AMERICAN LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-18454	11/14/2014	183	3.7	0.0	3.7
<i>GUARDIAN LIFE INSURANCE COMPANY OF AMERICA</i>						
Group Health Disability Income	14-09044	06/19/2014	16,990	-1.4	0.0	-1.4



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<i>GUARDIAN LIFE INSURANCE COMPANY OF AMERICA</i>						
Prepaid Limited Health Service Organization	14-11791	08/07/2014	0	1.5	0.0	1.5
Group Health Dental	14-11854	08/08/2014	0	0.0	5.0	5.0
<i>HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY</i>						
Medicare Supplement Other	14-11108	08/07/2014	527	2.7	0.0	2.7
<i>HEALTH FIRST INSURANCE, INC.</i>						
Group Health Major Medical Small Group Only	14-00624	02/03/2014	.	0.0	0.0	0.0
Individual Health Major Medical - Other	14-01166	02/14/2014	580	6.2	8.0	14.7
Group Health Major Medical Small Group Only	14-07600	04/29/2014	188	4.5	8.0	12.9
Individual Medicare Supplement Standard Plans	14-08588	05/27/2014	60	3.7	0.0	3.7
<i>HEALTH OPTIONS, INC.</i>						
Health Maintenance Organization Group Conversion	13-22251	01/15/2014	388	12.8	0.0	12.8
Health Maintenance Organization Group Small Group Only	14-08951	06/16/2014	24,854	0.0	7.6	7.6
Health Maintenance Organization Group Small Group Only	14-18840	12/16/2014	26,157	-5.0	7.6	2.2
<i>HEALTHY PALM BEACHES, INC.</i>						
Health Flex Plan	14-18292	10/27/2014	10,419	-6.6	0.0	-6.6



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<i>HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.</i>						
Group Health Major Medical Small Group Only	14-16147	10/17/2014	302	0.0	0.0	0.0
Individual Health Major Medical - Other	14-16464	10/29/2014	11,467	5.0	7.8	13.2
Group Health Major Medical Small Group Only	14-20005	12/29/2014	258	0.0	7.1	7.1
<i>HUMANA INSURANCE COMPANY</i>						
Individual Health Dental	14-12310	07/31/2014	15,381	0.0	0.0	0.0
Group Health Vision	14-18062	12/02/2014	35,719	-0.5	0.0	-0.5
<i>HUMANA MEDICAL PLAN, INC.</i>						
Health Maintenance Organization Group Small Group Only	14-16145	10/17/2014	20,498	0.0	0.0	0.0
Health Maintenance Organization Group Small Group Only	14-20003	12/29/2014	19,814	0.0	7.1	7.1
<i>IDEALIFE INSURANCE COMPANY</i>						
Medicare Supplement Other	14-05369	04/09/2014	278	3.7	0.0	3.7
<i>ILLINOIS MUTUAL LIFE INSURANCE COMPANY</i>						
Individual Health Major Medical - Other	14-06675	04/16/2014	13	7.8	0.0	7.8
<i>JACKSON NATIONAL LIFE INSURANCE COMPANY</i>						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	14-10575	07/08/2014	1,365	9.0	0.0	9.0
<i>JOHN ALDEN LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-04954	03/31/2014	141	3.7	0.0	3.7



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<i>KANAWHA INSURANCE COMPANY</i>						
Individual Health Hospital Indemnity	14-00835	02/04/2014	2,279	-4.0	0.0	-4.0
Individual Health Accident Only	14-15829	10/09/2014	2,604	0.0	0.0	0.0
<i>LIBERTY DENTAL PLAN OF FLORIDA, INC.</i>						
Prepaid Limited Health Service Organization	14-11190	07/21/2014	0	0.0	4.0	4.0
<i>LIBERTY NATIONAL LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-05802	04/28/2014	408	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	14-06974	05/23/2014	408	4.6	0.0	4.6
Individual Medicare Supplement Prestandardized	14-08345	05/01/2014	8	0.0	0.0	0.0
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	14-13254	08/28/2014	20,408	-0.1	0.0	-0.1
<i>LINCOLN NATIONAL LIFE INSURANCE COMPANY</i>						
Group Health Dental	14-10711	07/01/2014	0	-5.0	6.5	1.2
<i>LOYAL AMERICAN LIFE INSURANCE COMPANY</i>						
Individual Health Accident Only	14-01527	02/13/2014	11	-20.0	0.0	-20.0
<i>MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY</i>						
Individual Health Disability Income	14-20746	12/29/2014	2,414	-9.3	0.0	-9.3
<i>MEDICO INSURANCE COMPANY</i>						
Individual Medicare Supplement Medicare Select	13-21720	01/21/2014	3,804	2.0	0.0	2.0



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<i>METROPOLITAN LIFE INSURANCE COMPANY</i>						
Individual Health Major Medical - Other	13-22381	01/16/2014	5	7.8	0.0	7.8
Individual Health Major Medical - Other	13-22766	01/21/2014	102	0.0	7.8	7.8
Health Conversion	14-02102	02/27/2014	32	0.0	7.8	7.8
Group Health Dental	14-10455	07/01/2014	0	-11.3	5.5	-6.4
Group Health Dental	14-15374	10/02/2014	33,076	-5.4	5.5	-0.2
<i>MONITOR LIFE INSURANCE COMPANY OF NEW YORK</i>						
Group Health Sickness	14-05756	05/05/2014	2,258	-4.0	0.0	-4.0
<i>MONUMENTAL LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Medicare Select	14-07698	04/28/2014	221	0.0	0.0	0.0
<i>MUTUAL OF OMAHA INSURANCE COMPANY</i>						
Individual Medicare Supplement Prestandardized	14-07835	05/16/2014	81	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	14-12919	09/12/2014	9,655	-1.9	0.0	-1.9
<i>NEIGHBORHOODHEALTH PARTNERSHIP, INC.</i>						
Health Maintenance Organization Group Small Group Only	14-08268	06/11/2014	30,089	-10.0	9.0	-1.9
<i>NEW YORK LIFE INSURANCE COMPANY</i>						
Medicare Supplement Other	14-09001	05/28/2014	63	3.7	0.0	3.7



<i>Year-to-Date Rate Changes by Company, December 31, 2014</i>						
<i>Product</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>NORTHWESTERN LONG TERM CARE INSURANCE COMPANY</i>						
Long Term Care Comprehensive - Other	14-02515	03/21/2014	9,003	0.0	0.0	0.0
<i>OHIO NATIONAL LIFE ASSURANCE CORPORATION</i>						
Individual Health Disability Income	14-18414	12/05/2014	35	-8.5	0.0	-8.5
<i>ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)</i>						
Fraternal Individual Medicare Supplement Standard Plans	14-07128	04/29/2014	1,567	0.0	0.0	0.0
Fraternal Individual Medicare Supplement Prestandardized	14-11094	07/10/2014	9	0.0	0.0	0.0
<i>OXFORD LIFE INSURANCE COMPANY</i>						
Group Medicare Supplement Standard Plans	14-07754	04/25/2014	9	0.0	0.0	0.0
<i>PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY</i>						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	14-12093	08/08/2014	301	30.0	0.0	30.0
<i>PREFERRED MEDICAL PLAN, INC.</i>						
Health Maintenance Organization Individual Individual	13-22450	02/03/2014	6,152	3.6	0.0	3.6
Health Maintenance Organization Individual Individual	13-22485	02/03/2014	12,293	8.6	0.0	8.6
<i>PRINCIPAL LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	13-22499	02/14/2014	4,446	0.0	0.0	0.0
Group Medicare Supplement Prestandardized	13-22509	02/03/2014	3	0.0	0.0	0.0
Health Conversion	14-05583	04/16/2014	1	9.9	0.0	9.9



Year-to-Date Rate Changes by Company, December 31, 2014

<i>Product</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>PRINCIPAL LIFE INSURANCE COMPANY</i>						
Group Health Disability Income	14-06701	05/14/2014	26,714	0.2	0.0	0.2
Group Health Dental	14-14092	10/07/2014	19,528	0.0	6.0	6.0
Group Health Disability Income	14-14884	09/25/2014	9,761	-3.0	0.0	-3.0
Group Health Vision	14-15604	10/03/2014	0	0.0	3.0	3.0
Individual Health Disability Income	14-16118	10/15/2014	10,737	-3.5	0.0	-3.5
Group Health Dental	14-16489	10/13/2014	0	0.0	6.0	0.0
Group Health Vision	14-16703	10/09/2014	6,781	-12.1	0.0	-12.1
Group Medicare Supplement Prestandardized	14-18589	12/05/2014	3	0.0	0.0	0.0
<i>PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)</i>						
Individual Health Major Medical - Other	14-11080	07/02/2014	58	0.0	7.9	7.9
Group Health Disability Income	14-20290	12/30/2014	111	0.7	0.0	0.7
<i>PYRAMID LIFE INSURANCE COMPANY (THE)</i>						
Individual Health Major Medical - Other	14-09355	05/23/2014	8	7.8	0.0	7.8



Year-to-Date Rate Changes by Company, December 31, 2014

<i>Product</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>RELIANCE STANDARD LIFE INSURANCE COMPANY</i>						
Group Health Dental	14-13596	09/10/2014	3,552	0.0	0.0	0.0
<i>RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK</i>						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	14-16689	10/29/2014	247	15.0	0.0	15.0
<i>RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA</i>						
Group Health Dental	14-11419	08/01/2014	0	3.5	0.0	3.5
Individual Health Dental	14-11447	08/01/2014	504	2.4	0.0	2.4
Individual Health Dental	14-11449	08/01/2014	0	-2.3	0.0	-2.3
Individual Health Dental	14-11451	08/01/2014	2	-5.9	0.0	-5.9
Individual Health Dental	14-11452	08/01/2014	4	-1.8	0.0	-1.8
Individual Health Dental	14-11455	08/01/2014	0	-16.9	0.0	-16.9
Individual Health Dental	14-17891	11/24/2014	9,459	0.0	0.0	0.0
<i>RESERVE NATIONAL INSURANCE COMPANY</i>						
Individual Medicare Supplement Prestandardized	14-11393	07/11/2014	107	3.7	0.0	3.7
Individual Medicare Supplement Standard Plans	14-14023	08/19/2014	37	3.7	0.0	3.7



<i>Year-to-Date Rate Changes by Company, December 31, 2014</i>						
<i>Product</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>ROYAL NEIGHBORS OF AMERICA</i>						
Fraternal Medicare Supplement Other	13-22752	02/04/2014	26	0.0	0.0	0.0
<i>SAFEGUARD HEALTH PLANS, INC.</i>						
Prepaid Dental Service Plan Corporation	14-10461	06/27/2014	0	0.0	4.0	4.0
<i>SHENANDOAH LIFE INSURANCE COMPANY</i>						
Medicare Supplement Other	14-20330	12/17/2014	65	3.7	0.0	3.7
<i>SOLSTICE BENEFITS, INC.</i>						
Individual Health Dental	14-11582	08/04/2014	0	0.0	4.0	0.0
Group Health Dental	14-11650	08/07/2014	0	0.0	4.0	0.0
Prepaid Limited Health Service Organization	14-12027	08/05/2014	0	0.0	4.0	4.0
Prepaid Limited Health Service Organization	14-12137	08/05/2014	0	0.0	4.0	4.0
<i>STANDARD INSURANCE COMPANY</i>						
Group Health Disability Income	14-11940	07/21/2014	117,953	3.5	0.0	3.5
Group Health Dental	14-13595	09/10/2014	5,595	0.0	0.0	0.0
<i>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</i>						
Individual Medicare Supplement Prestandardized	14-15817	09/17/2014	51	0.0	0.0	0.0
<i>STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY</i>						
Health Conversion	14-04083	03/27/2014	12	8.1	0.0	8.1



Year-to-Date Rate Changes by Company, December 31, 2014

<i>Product</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY</i>						
Individual Health - Hospital Surgical Medical Expense	14-05394	04/01/2014	320	8.1	0.0	8.1
Individual Medicare Supplement Prestandardized	14-09250	07/02/2014	443	0.0	0.0	0.0
Individual Health - Hospital Surgical Medical Expense	14-15366	09/05/2014	2	8.1	0.0	8.1
Individual Health Disability Income	14-15703	10/07/2014	9,052	-12.5	0.0	-12.5
<i>STATE LIFE INSURANCE COMPANY</i>						
Long Term Care Other Accelerated Benefit Rider	14-00906	02/28/2014	44	0.0	0.0	0.0
Long Term Care Other Accelerated Benefit Rider	14-00931	02/28/2014	355	0.0	0.0	0.0
<i>STONEBRIDGE LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-12853	08/13/2014	566	5.0	0.0	5.0
<i>SUN LIFE ASSURANCE COMPANY OF CANADA</i>						
Group Health Dental	14-17427	11/19/2014	2,089	-10.8	0.0	-10.8
<i>THRIVENT FINANCIAL FOR LUTHERANS</i>						
Fraternal Individual Medicare Supplement Prestandardized	14-07926	04/28/2014	47	4.0	0.0	4.0
<i>TRANSAMERICA LIFE INSURANCE COMPANY</i>						
Medicare Supplement Other	14-09447	06/19/2014	5,561	0.0	0.0	0.0
Medicare Supplement Other	14-17520	10/10/2014	5,561	0.0	0.0	0.0



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<i>Product</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>TRUASSURE INSURANCE COMPANY</i>						
Individual Health Dental	14-11647	08/05/2014	0	0.0	4.5	0.0
Group Health Dental	14-15768	10/01/2014	0	0.0	4.5	4.5
<i>TRUSTMARK INSURANCE COMPANY</i>						
Individual Medicare Supplement Prestandardized	14-12264	07/17/2014	10	0.0	0.0	0.0
<i>TRUSTMARK LIFE INSURANCE COMPANY</i>						
Health Excess or Stop Loss	14-07792	05/15/2014	875	2.4	9.5	12.1
<i>UNION LABOR LIFE INSURANCE COMPANY</i>						
Long Term Care Non-Facility Only	14-17132	10/21/2014	81	0.0	0.0	0.0
<i>UNION SECURITY INSURANCE COMPANY</i>						
Group Health Vision	14-01995	03/03/2014	8,873	-21.8	1.0	-21.0
Group Health Disability Income	14-20378	12/16/2014	11,001	-10.4	0.0	-10.4
<i>UNITED AMERICAN INSURANCE COMPANY</i>						
Group Medicare Supplement Standard Plans	14-01433	03/06/2014	1,635	0.0	0.0	0.0
Individual Medicare Supplement Prestandardized	14-07945	06/06/2014	1,336	0.0	0.0	0.0
<i>UNITED TEACHER ASSOCIATES INSURANCE COMPANY</i>						
Individual Medicare Supplement Prestandardized	14-17225	11/04/2014	161	3.7	0.0	3.7
<i>UNITED WORLD LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-14490	09/20/2014	3,063	0.0	0.0	0.0



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<i>Product</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>UNITED WORLD LIFE INSURANCE COMPANY</i>						
Individual Medicare Supplement Medicare Select	14-17683	10/29/2014	331	0.0	0.0	0.0
<i>UNITEDHEALTHCARE INSURANCE COMPANY</i>						
Group Health Major Medical Small Group Only	14-08267	06/11/2014	58,431	-8.5	9.0	-0.3
Group Health Disability Income	14-10377	06/26/2014	11,256	-13.7	0.0	-13.7
Group Health Disability Income	14-13001	08/12/2014	10,853	-6.4	0.0	-6.4
Group Medicare Supplement Prestandardized	14-16025	10/20/2014	8,075	-4.9	0.0	-4.9
Group Health Dental	14-17090	11/12/2014	51,608	-6.4	5.0	-1.7
Group Health Dental	14-17118	11/12/2014	0	0.0	5.0	5.0
Medicare Supplement Other	14-18567	11/05/2014	379,417	0.3	0.0	0.3
<i>UNITEDHEALTHCARE LIFE INSURANCE COMPANY</i>						
Individual Health Accident Only	14-05411	05/05/2014	0	0.0	7.0	7.0
<i>UNITEDHEALTHCARE OF FLORIDA, INC.</i>						
Health Maintenance Organization Group Small Group Only	14-08274	06/11/2014	36,226	-8.1	9.0	0.2
<i>UNUM LIFE INSURANCE COMPANY OF AMERICA</i>						
Group Health Hospital Indemnity	14-13274	09/03/2014	322	0.0	0.0	0.0



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<i>Product</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>UNUM LIFE INSURANCE COMPANY OF AMERICA</i>						
Group Health Disability Income	14-15302	09/25/2014	117,554	-1.3	0.0	-1.3
<i>WASHINGTON NATIONAL INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	14-17305	11/04/2014	142	3.7	0.0	3.7



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<i>Credit Disability</i>						
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	14-07044	04/22/2014	14,957	0.0	0.0	0.0
<i>Fraternal Individual Medicare Supplement Prestandardized</i>						
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	14-11094	07/10/2014	9	0.0	0.0	0.0
THRIVENT FINANCIAL FOR LUTHERANS	14-07926	04/28/2014	47	4.0	0.0	4.0
<i>Fraternal Individual Medicare Supplement Standard Plans</i>						
EVERENCE ASSOCIATION, INC.	13-22780	02/05/2014	303	3.7	0.0	3.7
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	14-07128	04/29/2014	1,567	0.0	0.0	0.0
<i>Fraternal Medicare Supplement Other</i>						
ROYAL NEIGHBORS OF AMERICA	13-22752	02/04/2014	26	0.0	0.0	0.0
<i>Group Health Accident Only</i>						
CONTINENTAL AMERICAN INSURANCE COMPANY	14-08236	05/16/2014	216	-10.0	0.0	-10.0
<i>Group Health Dental</i>						
ADVANTICA INSURANCE COMPANY	14-05472	05/08/2014	0	0.0	6.0	6.0
AETNA LIFE INSURANCE COMPANY	14-00851	02/04/2014	15,781	0.0	0.0	0.0
AETNA LIFE INSURANCE COMPANY	14-19178	12/16/2014	15,939	-0.9	6.1	5.1
AMERITAS LIFE INSURANCE CORP.	14-13597	09/10/2014	10,469	0.0	0.0	0.0



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<i>Company</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>Group Health Dental</i>						
DELTA DENTAL INSURANCE COMPANY	14-11236	07/28/2014	0	-9.8	0.0	-9.8
DELTA DENTAL INSURANCE COMPANY	14-11238	07/28/2014	0	-4.2	0.0	-4.2
DENEGRA INSURANCE COMPANY	14-11307	07/29/2014	0	-17.6	0.0	-17.6
DENEGRA INSURANCE COMPANY	14-11333	07/29/2014	0	-14.0	0.0	-14.0
FLORIDA COMBINED LIFE INSURANCE COMPANY	14-16128	10/15/2014	12,655	12.0	4.0	16.5
FLORIDA COMBINED LIFE INSURANCE COMPANY	14-17639	10/29/2014	7,060	-8.0	0.0	-8.0
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	14-11854	08/08/2014	0	0.0	5.0	5.0
LINCOLN NATIONAL LIFE INSURANCE COMPANY	14-10711	07/01/2014	0	-5.0	6.5	1.2
METROPOLITAN LIFE INSURANCE COMPANY	14-10455	07/01/2014	0	-11.3	5.5	-6.4
METROPOLITAN LIFE INSURANCE COMPANY	14-15374	10/02/2014	33,076	-5.4	5.5	-0.2
PRINCIPAL LIFE INSURANCE COMPANY	14-14092	10/07/2014	19,528	0.0	6.0	6.0



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<i>Company</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>Group Health Dental</i>						
PRINCIPAL LIFE INSURANCE COMPANY	14-16489	10/13/2014	0	0.0	6.0	0.0
RELIANCE STANDARD LIFE INSURANCE COMPANY	14-13596	09/10/2014	3,552	0.0	0.0	0.0
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	14-11419	08/01/2014	0	3.5	0.0	3.5
SOLSTICE BENEFITS, INC.	14-11650	08/07/2014	0	0.0	4.0	0.0
STANDARD INSURANCE COMPANY	14-13595	09/10/2014	5,595	0.0	0.0	0.0
SUN LIFE ASSURANCE COMPANY OF CANADA	14-17427	11/19/2014	2,089	-10.8	0.0	-10.8
TRUASSURE INSURANCE COMPANY	14-15768	10/01/2014	0	0.0	4.5	4.5
UNITEDHEALTHCARE INSURANCE COMPANY	14-17090	11/12/2014	51,608	-6.4	5.0	-1.7
UNITEDHEALTHCARE INSURANCE COMPANY	14-17118	11/12/2014	0	0.0	5.0	5.0
<i>Group Health Disability Income</i>						
AMERICAN HERITAGE LIFE INSURANCE COMPANY	14-06873	04/21/2014	1,227	0.0	0.0	0.0
AMERICAN HERITAGE LIFE INSURANCE COMPANY	14-08339	06/09/2014	0	-10.1	0.0	-10.1



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<i>Company</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>Group Health Disability Income</i>						
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	14-09044	06/19/2014	16,990	-1.4	0.0	-1.4
PRINCIPAL LIFE INSURANCE COMPANY	14-06701	05/14/2014	26,714	0.2	0.0	0.2
PRINCIPAL LIFE INSURANCE COMPANY	14-14884	09/25/2014	9,761	-3.0	0.0	-3.0
PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	14-20290	12/30/2014	111	0.7	0.0	0.7
STANDARD INSURANCE COMPANY	14-11940	07/21/2014	117,953	3.5	0.0	3.5
UNION SECURITY INSURANCE COMPANY	14-20378	12/16/2014	11,001	-10.4	0.0	-10.4
UNITEDHEALTHCARE INSURANCE COMPANY	14-10377	06/26/2014	11,256	-13.7	0.0	-13.7
UNITEDHEALTHCARE INSURANCE COMPANY	14-13001	08/12/2014	10,853	-6.4	0.0	-6.4
UNUM LIFE INSURANCE COMPANY OF AMERICA	14-15302	09/25/2014	117,554	-1.3	0.0	-1.3
<i>Group Health Hospital Indemnity</i>						
UNUM LIFE INSURANCE COMPANY OF AMERICA	14-13274	09/03/2014	322	0.0	0.0	0.0
<i>Group Health Major Medical Small Group Only</i>						
AETNA LIFE INSURANCE COMPANY	14-07153	05/19/2014	2,239	3.6	9.0	12.9



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<i>Company</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>Group Health Major Medical Small Group Only</i>						
ALL SAVERS INSURANCE COMPANY	14-07766	06/02/2014	7,529	4.1	9.0	13.4
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	14-08950	06/13/2014	134,346	0.0	7.6	7.6
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	14-18841	12/16/2014	122,403	0.0	7.6	7.6
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	14-04669	04/10/2014	578	0.3	8.5	8.9
HEALTH FIRST INSURANCE, INC.	14-00624	02/03/2014	.	0.0	0.0	0.0
HEALTH FIRST INSURANCE, INC.	14-07600	04/29/2014	188	4.5	8.0	12.9
HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.	14-16147	10/17/2014	302	0.0	0.0	0.0
HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.	14-20005	12/29/2014	258	0.0	7.1	7.1
UNITEDHEALTHCARE INSURANCE COMPANY	14-08267	06/11/2014	58,431	-8.5	9.0	-0.3
<i>Group Health Sickness</i>						
MONITOR LIFE INSURANCE COMPANY OF NEW YORK	14-05756	05/05/2014	2,258	-4.0	0.0	-4.0
<i>Group Health Specified Disease Limited Benefit Dread Disease</i>						
AMERICAN HERITAGE LIFE INSURANCE COMPANY	14-16889	10/22/2014	0	-0.2	0.0	-0.2



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<i>Company</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>Group Health Vision</i>						
ADVANTICA INSURANCE COMPANY	14-05471	05/08/2014	0	0.0	1.0	1.0
HUMANA INSURANCE COMPANY	14-18062	12/02/2014	35,719	-0.5	0.0	-0.5
PRINCIPAL LIFE INSURANCE COMPANY	14-15604	10/03/2014	0	0.0	3.0	3.0
PRINCIPAL LIFE INSURANCE COMPANY	14-16703	10/09/2014	6,781	-12.1	0.0	-12.1
UNION SECURITY INSURANCE COMPANY	14-01995	03/03/2014	8,873	-21.8	1.0	-21.0
<i>Group Medicare Supplement Prestandardized</i>						
21ST CENTURY PREMIER INSURANCE COMPANY	14-10486	07/01/2014	3	0.0	0.0	0.0
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	13-21902	01/08/2014	4	0.0	0.0	0.0
PRINCIPAL LIFE INSURANCE COMPANY	13-22509	02/03/2014	3	0.0	0.0	0.0
PRINCIPAL LIFE INSURANCE COMPANY	14-18589	12/05/2014	3	0.0	0.0	0.0
UNITEDHEALTHCARE INSURANCE COMPANY	14-16025	10/20/2014	8,075	-4.9	0.0	-4.9
<i>Group Medicare Supplement Standard Plans</i>						
AETNA LIFE INSURANCE COMPANY	14-16040	10/17/2014	118	3.7	0.0	3.7



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<i>Company</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>Group Medicare Supplement Standard Plans</i>						
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	14-14113	08/22/2014	168	0.0	0.0	0.0
OXFORD LIFE INSURANCE COMPANY	14-07754	04/25/2014	9	0.0	0.0	0.0
UNITED AMERICAN INSURANCE COMPANY	14-01433	03/06/2014	1,635	0.0	0.0	0.0
<i>Health Conversion</i>						
AMERICAN NATIONAL INSURANCE COMPANY	14-04915	03/28/2014	0	8.0	0.0	8.0
AMERICAN NATIONAL LIFE INS. CO. OF TEXAS	14-11990	07/18/2014	31	3.1	0.0	3.1
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	13-22254	01/15/2014	4,251	13.8	0.0	13.8
CIGNA HEALTH AND LIFE INSURANCE COMPANY	14-20066	12/16/2014	1	-63.2	0.0	-63.2
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	14-20030	12/16/2014	143	17.7	0.0	17.7
METROPOLITAN LIFE INSURANCE COMPANY	14-02102	02/27/2014	32	0.0	7.8	7.8
PRINCIPAL LIFE INSURANCE COMPANY	14-05583	04/16/2014	1	9.9	0.0	9.9
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	14-04083	03/27/2014	12	8.1	0.0	8.1



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<i>Health Excess or Stop Loss</i>						
ALL SAVERS INSURANCE COMPANY	14-06748	05/14/2014	0	-18.0	12.9	-5.7
CIGNA HEALTH AND LIFE INSURANCE COMPANY	14-20458	12/22/2014	161,524	-3.6	12.6	8.5
TRUSTMARK LIFE INSURANCE COMPANY	14-07792	05/15/2014	875	2.4	9.5	12.1
<i>Health Flex Plan</i>						
HEALTHY PALM BEACHES, INC.	14-18292	10/27/2014	10,419	-6.6	0.0	-6.6
<i>Health Maintenance Organization Group Conversion</i>						
CIGNA HEALTHCARE OF FLORIDA, INC.	14-20312	12/16/2014	16	17.4	0.0	17.4
HEALTH OPTIONS, INC.	13-22251	01/15/2014	388	12.8	0.0	12.8
<i>Health Maintenance Organization Group Small Group Only</i>						
AETNA HEALTH INC.	14-06880	05/19/2014	39,086	3.5	9.0	12.8
COVENTRY HEALTH CARE OF FLORIDA, INC.	14-04530	04/10/2014	14,026	0.3	8.5	8.9
FLORIDA HEALTH CARE PLAN, INC.	14-04757	04/10/2014	927	4.0	0.0	4.0
FLORIDA HEALTH CARE PLAN, INC.	14-04758	04/10/2014	2,596	4.0	0.0	4.0
HEALTH OPTIONS, INC.	14-08951	06/16/2014	24,854	0.0	7.6	7.6



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<i>Health Maintenance Organization Group Small Group Only</i>						
HEALTH OPTIONS, INC.	14-18840	12/16/2014	26,157	-5.0	7.6	2.2
HUMANA MEDICAL PLAN, INC.	14-16145	10/17/2014	20,498	0.0	0.0	0.0
HUMANA MEDICAL PLAN, INC.	14-20003	12/29/2014	19,814	0.0	7.1	7.1
NEIGHBORHOOD HEALTH PARTNERSHIP, INC.	14-08268	06/11/2014	30,089	-10.0	9.0	-1.9
UNITEDHEALTHCARE OF FLORIDA, INC.	14-08274	06/11/2014	36,226	-8.1	9.0	0.2
<i>Health Maintenance Organization Individual Individual</i>						
AETNA HEALTH INC.	14-13710	09/10/2014	32,924	12.5	0.0	12.5
FLORIDA HEALTH CARE PLAN, INC.	14-17274	10/10/2014	46	0.0	0.0	0.0
FLORIDA HEALTH CARE PLAN, INC.	14-18039	11/10/2014	31	7.2	0.0	7.2
PREFERRED MEDICAL PLAN, INC.	13-22450	02/03/2014	6,152	3.6	0.0	3.6
PREFERRED MEDICAL PLAN, INC.	13-22485	02/03/2014	12,293	8.6	0.0	8.6
<i>Individual Health - Hospital Surgical Medical Expense</i>						
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	14-07557	05/27/2014	61,961	24.2	0.0	24.2



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<i>Individual Health - Hospital Surgical Medical Expense</i>						
CENTRAL UNITED LIFE INSURANCE COMPANY	14-00654	01/23/2014	76	5.0	0.0	5.0
CIGNA HEALTH AND LIFE INSURANCE COMPANY	14-05391	04/09/2014	5,769	0.0	8.0	8.0
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	14-13851	08/20/2014	39	7.8	0.0	7.8
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	14-05394	04/01/2014	320	8.1	0.0	8.1
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	14-15366	09/05/2014	2	8.1	0.0	8.1
<i>Individual Health Accident Only</i>						
BOSTON MUTUAL LIFE INSURANCE COMPANY	14-19182	12/17/2014	1,009	0.0	0.0	0.0
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	14-18839	12/17/2014	571	0.0	0.0	0.0
KANAWHA INSURANCE COMPANY	14-15829	10/09/2014	2,604	0.0	0.0	0.0
LOYAL AMERICAN LIFE INSURANCE COMPANY	14-01527	02/13/2014	11	-20.0	0.0	-20.0
UNITEDHEALTHCARE LIFE INSURANCE COMPANY	14-05411	05/05/2014	0	0.0	7.0	7.0
<i>Individual Health Dental</i>						
CIGNA HEALTH AND LIFE INSURANCE COMPANY	14-10712	07/24/2014	2,930	-7.1	0.0	-7.1



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<i>Individual Health Dental</i>						
DELTA DENTAL INSURANCE COMPANY	14-11224	07/28/2014	0	-9.9	0.0	-9.9
DELTA DENTAL INSURANCE COMPANY	14-11230	07/28/2014	0	-4.5	0.0	0.0
DENEGRA INSURANCE COMPANY	14-11415	07/29/2014	0	-17.6	0.0	-17.6
DENEGRA INSURANCE COMPANY	14-11428	07/29/2014	0	-14.0	0.0	-14.0
FLORIDA COMBINED LIFE INSURANCE COMPANY	14-15713	09/23/2014	5,225	0.0	0.0	0.0
FLORIDA COMBINED LIFE INSURANCE COMPANY	14-15714	08/29/2014	3,122	0.0	0.0	0.0
HUMANA INSURANCE COMPANY	14-12310	07/31/2014	15,381	0.0	0.0	0.0
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	14-11447	08/01/2014	504	2.4	0.0	2.4
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	14-11449	08/01/2014	0	-2.3	0.0	-2.3
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	14-11451	08/01/2014	2	-5.9	0.0	-5.9
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	14-11452	08/01/2014	4	-1.8	0.0	-1.8



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<i>Individual Health Dental</i>						
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	14-11455	08/01/2014	0	-16.9	0.0	-16.9
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	14-17891	11/24/2014	9,459	0.0	0.0	0.0
SOLSTICE BENEFITS, INC.	14-11582	08/04/2014	0	0.0	4.0	0.0
TRUASSURE INSURANCE COMPANY	14-11647	08/05/2014	0	0.0	4.5	0.0
<i>Individual Health Disability Income</i>						
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	14-20746	12/29/2014	2,414	-9.3	0.0	-9.3
OHIO NATIONAL LIFE ASSURANCE CORPORATION	14-18414	12/05/2014	35	-8.5	0.0	-8.5
PRINCIPAL LIFE INSURANCE COMPANY	14-16118	10/15/2014	10,737	-3.5	0.0	-3.5
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	14-15703	10/07/2014	9,052	-12.5	0.0	-12.5
<i>Individual Health Hospital Indemnity</i>						
KANAWHA INSURANCE COMPANY	14-00835	02/04/2014	2,279	-4.0	0.0	-4.0
<i>Individual Health Major Medical - Other</i>						
AETNA LIFE INSURANCE COMPANY	14-13991	09/10/2014	1,598	12.2	0.0	12.2
AMERICAN NATIONAL INSURANCE COMPANY	14-09417	05/29/2014	34	7.8	0.0	7.8



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<i>Individual Health Major Medical - Other</i>						
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	14-04185	04/15/2014	150,348	0.0	0.0	0.0
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	14-16495	10/29/2014	36,474	9.6	0.0	9.6
HEALTH FIRST INSURANCE, INC.	14-01166	02/14/2014	580	6.2	8.0	14.7
HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.	14-16464	10/29/2014	11,467	5.0	7.8	13.2
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	14-06675	04/16/2014	13	7.8	0.0	7.8
METROPOLITAN LIFE INSURANCE COMPANY	13-22381	01/16/2014	5	7.8	0.0	7.8
METROPOLITAN LIFE INSURANCE COMPANY	13-22766	01/21/2014	102	0.0	7.8	7.8
PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	14-11080	07/02/2014	58	0.0	7.9	7.9
PYRAMID LIFE INSURANCE COMPANY (THE)	14-09355	05/23/2014	8	7.8	0.0	7.8
<i>Individual Health Major Medical Short Term</i>						
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	14-05752	04/23/2014	1,969	10.0	0.0	10.0
<i>Individual Health Sickness</i>						
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	14-04077	03/27/2014	22,329	1.1	0.0	1.1



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<i>Individual Health Specified Disease Limited Benefit Dread Disease</i>						
AMERICAN HERITAGE LIFE INSURANCE COMPANY	14-15710	09/10/2014	4,074	-25.4	0.0	-25.4
AMERICAN NATIONAL INSURANCE COMPANY	14-07798	05/20/2014	174	5.0	0.0	5.0
<i>Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only</i>						
AMERICAN HERITAGE LIFE INSURANCE COMPANY	14-02442	02/19/2014	764	19.0	0.0	19.0
FAMILY LIFE INSURANCE COMPANY	14-11838	07/09/2014	916	9.0	0.0	9.0
JACKSON NATIONAL LIFE INSURANCE COMPANY	14-10575	07/08/2014	1,365	9.0	0.0	9.0
LIBERTY NATIONAL LIFE INSURANCE COMPANY	14-13254	08/28/2014	20,408	-0.1	0.0	-0.1
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	14-12093	08/08/2014	301	30.0	0.0	30.0
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	14-16689	10/29/2014	247	15.0	0.0	15.0
<i>Individual Medicare Supplement Medicare Select</i>						
AMERICAN PIONEER LIFE INSURANCE COMPANY	14-13532	10/02/2014	2,887	-2.0	0.0	-2.0
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	14-13841	10/01/2014	35,190	-3.9	0.0	-3.9
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	14-12340	08/13/2014	0	3.7	0.0	3.7



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<i>Individual Medicare Supplement Medicare Select</i>						
GERBER LIFE INSURANCE COMPANY	14-00097	02/12/2014	123	3.7	0.0	3.7
MEDICO INSURANCE COMPANY	13-21720	01/21/2014	3,804	2.0	0.0	2.0
MONUMENTAL LIFE INSURANCE COMPANY	14-07698	04/28/2014	221	0.0	0.0	0.0
UNITED WORLD LIFE INSURANCE COMPANY	14-17683	10/29/2014	331	0.0	0.0	0.0
<i>Individual Medicare Supplement Prestandardized</i>						
AMERICAN NATIONAL INSURANCE COMPANY	14-05116	04/25/2014	1	0.0	0.0	0.0
AMERICAN PIONEER LIFE INSURANCE COMPANY	13-22543	02/24/2014	1,079	0.0	0.0	0.0
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	14-13655	09/03/2014	9,453	-2.0	0.0	-2.0
CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA	14-06883	04/25/2014	42	0.0	0.0	0.0
CINCINNATI LIFE INSURANCE COMPANY (THE)	14-20461	12/19/2014	1	0.0	0.0	0.0
CONTINENTAL GENERAL INSURANCE COMPANY	14-13591	08/30/2014	90	3.7	0.0	3.7
CONTINENTAL LIFE INS. CO. OF BRENTWOOD, TENNESSEE	14-17515	11/04/2014	16	0.0	0.0	0.0



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<i>Individual Medicare Supplement Prestandardized</i>						
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	14-12490	07/29/2014	11	0.0	0.0	0.0
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	14-08785	05/21/2014	20	0.0	0.0	0.0
LIBERTY NATIONAL LIFE INSURANCE COMPANY	14-08345	05/01/2014	8	0.0	0.0	0.0
MUTUAL OF OMAHA INSURANCE COMPANY	14-07835	05/16/2014	81	0.0	0.0	0.0
RESERVE NATIONAL INSURANCE COMPANY	14-11393	07/11/2014	107	3.7	0.0	3.7
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	14-15817	09/17/2014	51	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	14-09250	07/02/2014	443	0.0	0.0	0.0
TRUSTMARK INSURANCE COMPANY	14-12264	07/17/2014	10	0.0	0.0	0.0
UNITED AMERICAN INSURANCE COMPANY	14-07945	06/06/2014	1,336	0.0	0.0	0.0
UNITED TEACHER ASSOCIATES INSURANCE COMPANY	14-17225	11/04/2014	161	3.7	0.0	3.7
<i>Individual Medicare Supplement Standard Plans</i>						
AETNA LIFE INSURANCE COMPANY	14-15874	10/10/2014	506	3.7	0.0	3.7



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<i>Individual Medicare Supplement Standard Plans</i>						
AMERICAN CONTINENTAL INSURANCE COMPANY	14-05354	04/17/2014	19	0.0	0.0	0.0
AMERICAN PIONEER LIFE INSURANCE COMPANY	14-02404	04/01/2014	3,929	0.0	0.0	0.0
AMERICAN PIONEER LIFE INSURANCE COMPANY	14-14109	09/15/2014	14	3.7	0.0	3.7
AMERICAN REPUBLIC INSURANCE COMPANY	14-02163	03/20/2014	154	-5.0	0.0	-5.0
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	14-03318	03/31/2014	.	0.0	0.0	0.0
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	14-14111	10/01/2014	117,515	-1.0	0.0	-1.0
COLONIAL PENN LIFE INSURANCE COMPANY	14-16707	10/22/2014	15,061	0.0	0.0	0.0
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	14-12287	08/12/2014	4	3.7	0.0	3.7
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	14-08422	05/23/2014	26	0.0	0.0	0.0
CONTINENTAL GENERAL INSURANCE COMPANY	14-18934	12/18/2014	2,472	0.0	0.0	0.0
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	13-22282	01/21/2014	758	0.0	0.0	0.0



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<i>Individual Medicare Supplement Standard Plans</i>						
GERBER LIFE INSURANCE COMPANY	13-21442	01/27/2014	2,928	4.8	0.0	4.8
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	14-11897	07/28/2014	52	3.7	3.7	3.7
GOLDEN RULE INSURANCE COMPANY	14-06453	05/16/2014	585	3.7	0.0	3.7
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	14-12410	08/21/2014	206	3.7	0.0	3.7
GREAT AMERICAN LIFE INSURANCE COMPANY	14-18454	11/14/2014	183	3.7	0.0	3.7
HEALTH FIRST INSURANCE, INC.	14-08588	05/27/2014	60	3.7	0.0	3.7
JOHN ALDEN LIFE INSURANCE COMPANY	14-04954	03/31/2014	141	3.7	0.0	3.7
LIBERTY NATIONAL LIFE INSURANCE COMPANY	14-05802	04/28/2014	408	0.0	0.0	0.0
LIBERTY NATIONAL LIFE INSURANCE COMPANY	14-06974	05/23/2014	408	4.6	0.0	4.6
MUTUAL OF OMAHA INSURANCE COMPANY	14-12919	09/12/2014	9,655	-1.9	0.0	-1.9
PRINCIPAL LIFE INSURANCE COMPANY	13-22499	02/14/2014	4,446	0.0	0.0	0.0



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<i>Individual Medicare Supplement Standard Plans</i>						
RESERVE NATIONAL INSURANCE COMPANY	14-14023	08/19/2014	37	3.7	0.0	3.7
STONEBRIDGE LIFE INSURANCE COMPANY	14-12853	08/13/2014	566	5.0	0.0	5.0
UNITED WORLD LIFE INSURANCE COMPANY	14-14490	09/20/2014	3,063	0.0	0.0	0.0
WASHINGTON NATIONAL INSURANCE COMPANY	14-17305	11/04/2014	142	3.7	0.0	3.7
<i>Long Term Care Comprehensive - Other</i>						
AMERICAN GENERAL LIFE INSURANCE COMPANY	14-16002	10/24/2014	281	14.0	0.0	14.0
CMFG LIFE INSURANCE COMPANY	14-11057	09/04/2014	3,073	9.0	0.0	9.0
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	14-02515	03/21/2014	9,003	0.0	0.0	0.0
<i>Long Term Care Non-Facility Only</i>						
UNION LABOR LIFE INSURANCE COMPANY	14-17132	10/21/2014	81	0.0	0.0	0.0
<i>Long Term Care Other Accelerated Benefit Rider</i>						
STATE LIFE INSURANCE COMPANY	14-00906	02/28/2014	44	0.0	0.0	0.0
STATE LIFE INSURANCE COMPANY	14-00931	02/28/2014	355	0.0	0.0	0.0
<i>Medicare Supplement Other</i>						
BANKERS LIFE AND CASUALTY COMPANY	13-20284	01/03/2014	11,851	0.0	0.0	0.0



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<i>Medicare Supplement Other</i>						
CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA	14-06788	05/16/2014	1,501	0.0	0.0	0.0
CONTINENTAL LIFE INS. CO. OF BRENTWOOD, TENNESSEE	14-14775	09/24/2014	4,069	0.0	0.0	0.0
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	14-11108	08/07/2014	527	2.7	0.0	2.7
IDEALIFE INSURANCE COMPANY	14-05369	04/09/2014	278	3.7	0.0	3.7
NEW YORK LIFE INSURANCE COMPANY	14-09001	05/28/2014	63	3.7	0.0	3.7
SHENANDOAH LIFE INSURANCE COMPANY	14-20330	12/17/2014	65	3.7	0.0	3.7
TRANSAMERICA LIFE INSURANCE COMPANY	14-09447	06/19/2014	5,561	0.0	0.0	0.0
TRANSAMERICA LIFE INSURANCE COMPANY	14-17520	10/10/2014	5,561	0.0	0.0	0.0
UNITEDHEALTHCARE INSURANCE COMPANY	14-18567	11/05/2014	379,417	0.3	0.0	0.3
<i>Prepaid Dental Service Plan Corporation</i>						
CIGNA DENTAL HEALTH OF FLORIDA, INC.	14-17956	11/19/2014	575	5.4	0.0	5.4
CIGNA DENTAL HEALTH OF FLORIDA, INC.	14-18240	11/14/2014	200	0.0	0.0	0.0



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<i>Prepaid Dental Service Plan Corporation</i>						
DENTAQUEST OF FLORIDA, INC.	14-10626	07/11/2014	0	2.9	0.0	0.0
DENTAQUEST OF FLORIDA, INC.	14-10627	07/11/2014	2,134	2.4	0.0	0.0
DENTAQUEST OF FLORIDA, INC.	14-10628	07/11/2014	0	2.5	0.0	2.5
DENTAQUEST OF FLORIDA, INC.	14-12235	07/24/2014	0	3.1	3.0	6.2
SAFEGUARD HEALTH PLANS, INC.	14-10461	06/27/2014	0	0.0	4.0	4.0
<i>Prepaid Limited Health Service Organization</i>						
DELTA DENTAL INSURANCE COMPANY	14-11658	07/22/2014	0	11.8	4.0	11.8
DELTA DENTAL INSURANCE COMPANY	14-11662	07/22/2014	0	3.2	4.0	3.2
DELTA DENTAL INSURANCE COMPANY	14-11669	07/22/2014	0	7.6	4.0	7.6
DELTA DENTAL INSURANCE COMPANY	14-11686	07/22/2014	0	3.1	4.0	3.1
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	14-11791	08/07/2014	0	1.5	0.0	1.5
LIBERTY DENTAL PLAN OF FLORIDA, INC.	14-11190	07/21/2014	0	0.0	4.0	4.0



Year-to-Date Rate Changes by Product, December 31, 2014

<i>Company</i>	<i>File Log Number</i>	<i>Closed</i>	<i>Reported Policies</i>	<i>% Change Allowed</i>	<i>Avg. Trend Allowed</i>	<i>Anniversary Allowed</i>
<i>Prepaid Limited Health Service Organization</i>						
SOLSTICE BENEFITS, INC.	14-12027	08/05/2014	0	0.0	4.0	4.0
SOLSTICE BENEFITS, INC.	14-12137	08/05/2014	0	0.0	4.0	4.0

Product Glossary by Florida Line of Business (LOB)

Accident and Health Products

LOB Definition	Product	Product Definition
Pursuant to Section 624.603, FS: "Health insurance," also known as "disability insurance," is insurance of human beings against bodily injury, disablement, or death by accident or accidental means, or the expense thereof, or against disablement or expense resulting from sickness, and every insurance appertaining thereto. Health insurance does not include workers' compensation coverages, except as provided in s. 624.406(4).	Group Health Accident Only	An insurance contract that provides coverage, singly or in combination, for death, dismemberment, disability, or hospital and medical care caused by or necessitated as a result of accident or specified kinds of accident.
	Group Health Dental	Insurance that provides benefits for routine dental examinations, preventive dental work and dental procedures needed to treat tooth decay and diseases of the teeth and jaw.
	Group Health Disability Income	A policy designed to compensate insured individuals for a portion of the income they lose because of a disabling injury or illness.
	Group Health Hospital Indemnity	An insurance contract that pays a fixed dollar amount without regard to the actual expense incurred for each day the covered person is confined to the hospital as a result of injury, sickness, and/or medical condition..
	Group Health Major Medical Small Group Only	A hospital/surgical/medical expense contract that provides comprehensive benefits as defined in the state in which the contract will be delivered.
	Group Health Sickness	Policies providing limited benefits for sickness. Benefits may also be provided for accident and/or wellness. Benefits may be expense or indemnity. Excludes hospital indemnity only coverage.

Product Glossary by Florida Line of Business (LOB)

Accident and Health Products (Continued)

LOB Definition	Product	Product Definition
	Group Health Specified Disease Limited Benefit Dread Disease	<p>Pays benefits for the diagnosis and treatment of a specifically named disease or diseases. Benefits can be paid as expense incurred, per diem, or a principle sum. Pays benefits for the diagnosis and treatment of a specifically named disease or diseases. Benefits can be paid on as expense incurred, per diem, or a principle sum.</p> <hr/> <p>Products previously filed under the sub-type of insurance codes Critical Illness or Specified Disease-Limited Benefit should be filed under the Dread Disease/Critical Illness code going forward.</p>
	Group Health Vision	Limited benefit expense policies. Provides benefits for eye care and eye care accessories. Generally provides a stated dollar amount per annual eye examination. Benefits often include a stated dollar amount for glasses and contacts. May include surgical benefits for injury or sickness associated with the eye.
	Group Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
	Group Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.
	Health Conversion	Guarantees an insured whose coverage is ending for specified reasons a right to purchase a policy without presenting evidence of insurability.
	Health Excess or Stop Loss	This type of insurance may be extended to either a health plan or a self-insured employer plan. Its purpose is to insure against the risk that any one claim will exceed a specific dollar amount or that an entire plan's losses will exceed a specific amount.
	Individual Health - Hospital Surgical Medical Expense	An insurance contract that provides coverage to or reimburses the covered person for hospital, surgical, and/or medical expense incurred as a result of injury, sickness, and/or medical condition.

Product Glossary by Florida Line of Business (LOB)

Accident and Health Products (Continued)

LOB Definition	Product	Product Definition
	Individual Health Accident Only	An insurance contract that provides coverage, singly or in combination, for death, dismemberment, disability, or hospital and medical care caused by or necessitated as a result of accident or specified kinds of accident.
	Individual Health Dental	Insurance that provides benefits for routine dental examinations, preventive dental work and dental procedures needed to treat tooth decay and diseases of the teeth and jaw.
	Individual Health Disability Income	A policy designed to compensate insured individuals for a portion of the income they lose because of a disabling injury or illness. Not specifically described in other H111 categories.
	Individual Health Hospital Indemnity	An insurance contract that pays a fixed dollar amount without regard to the actual expense incurred for each day the covered person is confined to the hospital as a result of injury, sickness, and/or medical condition..
	Individual Health Major Medical - Other	A major medical contract that may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered.
	Individual Health Major Medical Short Term	A major medical contract that may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered. A major medical policy or plan designed to provide coverage during a "gap" in coverage. Short term policies generally have pre-existing condition exclusions and are not renewable.
	Individual Health Sickness	Policies providing limited benefits for sickness. Benefits may also be provided for accident and/or wellness. Benefits may be expense or indemnity. Excludes hospital indemnity only coverage.

Product Glossary by Florida Line of Business (LOB)

Accident and Health Products (Continued)

LOB Definition	Product	Product Definition
	Individual Health Specified Disease Limited Benefit Dread Disease	<p>Pays benefits for the diagnosis and treatment of a specifically named disease or diseases. Benefits can be paid as expense incurred, per diem, or a principle sum. Pays benefits for the diagnosis and treatment of a specifically named disease or diseases. Benefits can be paid on as expense incurred, per diem, or a principle sum.</p> <hr/> <p>Products previously filed under the sub-type of insurance codes Critical Illness or Specified Disease-Limited Benefit should be filed under the Dread Disease/Critical Illness code going forward.</p>
	Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	Provides benefits for losses resulting from cancer and its associated diagnosis and treatments. Pays benefits for the diagnosis and treatment of a specifically named disease or diseases. Benefits can be paid as expense incurred, per diem, or a principle sum.
	Individual Medicare Supplement Medicare Select	A type of Medigap plan under which a policyholder generally must use specific hospitals and, in some cases, doctors are to receive full Medigap benefits.
	Individual Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
	Individual Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.

Product Glossary by Florida Line of Business (LOB)

Accident and Health Products (Continued)

LOB Definition	Product	Product Definition
	Long Term Care Comprehensive - Other	A policy or rider that includes coverage for both institutional nursing home and home health care.
		If a form provides both facility and non-facility care, it is considered comprehensive. If a base form is facility only and non-facility coverage is offered as a rider, whether the rider is selected or not, the form and rider are comprehensive. One form may not be categorized as two different types of long term care for any rating purposes, nor may it be included in more than one block of business. In addition, if a form provides facility only benefits with no available non-facility rider or option, then it is considered facility only regardless of what other forms were available at the same time.
	Long Term Care Non-Facility Only	Coverage that provides coverage for non-institutional care provided in a person's own home or in an adult day care setting.
	Long Term Care Other Accelerated Benefit Rider	Rider attached to a life insurance policy or an annuity providing LTC benefits
	Medicare Supplement Other	See LOB definition.

Credit Disability Products

LOB Definition	Product	Product Definition
Pursuant to Section 627.677(2), FS: "Credit disability insurance" means insurance under which a borrower of money or a purchaser or a lessee of goods is insured in connection with a specific loan or credit transaction against loss of time resulting from accident or sickness.	Credit Disability	Makes monthly loan/credit transaction payments to the creditor upon the disablement of an insured debtor.

Product Glossary by Florida Line of Business (LOB)

Fraternals Accident and Health Products

LOB Definition	Product	Product Definition
Pursuant to Section 632.617(1), FS: A society may provide the following contractual benefits: (a) Death benefits; (b) Endowment benefits; (c) Annuity benefits; (d) Temporary or permanent disability benefits; (e) Hospital, medical, or nursing benefits; (f) Monument or tombstone benefits to the memory of deceased members; and (g) Such other benefits as authorized for life insurers and which are not inconsistent with this chapter.	Fraternals Individual Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
	Fraternals Individual Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.
	Fraternals Medicare Supplement Other	See LOB definition.

Health Flex Plans

LOB Definition	Product	Product Definition
Pursuant to Section 408.909(2)(e), FS: "Health flex plan" means a health plan approved under subsection (3) which guarantees payment for specified health care coverage provided to the enrollee who purchases coverage directly from the plan or through a small business purchasing arrangement sponsored by a local government. Additionally, per Section 408.909(2)(f), FS: "Health flex plan entity" means a health insurer, health maintenance organization, health-care-provider-sponsored organization, local government, health care district, other public or private community-based organization, or public-private partnership that develops and implements an approved health flex plan and is responsible for administering the health flex plan and paying all claims for health flex plan coverage by enrollees of the health flex plan.	Health Flex Plan	See LOB definition.

Product Glossary by Florida Line of Business (LOB)

Health Maintenance Organization (HMOs) Plans

LOB Definition	Product	Product Definition
As defined in Section 641.19(12), FS.	Health Maintenance Organization Group Conversion	A plan under which an enrollee pays a membership fixed fee in advance in return for a wide range of comprehensive health care services with the HMO's approved providers in a designated service area. Guarantees an insured whose coverage is ending for specified reasons a right to purchase a policy without presenting evidence of insurability.
	Health Maintenance Organization Group Small Group Only	A plan under which an enrollee pays a membership fixed fee in advance in return for a wide range of comprehensive health care services with the HMO's approved providers in a designated service area.
	Health Maintenance Organization Individual Individual	Coverage may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered.

Prepaid Dental Only Plans

LOB Definition	Product	Product Definition
Pursuant to Section 636.003(5), FS: "Limited health service" means dental care services. "Limited health service" does not include inpatient, hospital surgical services, or emergency services except as such services are provided incident to the limited health services set forth in this subsection.	Prepaid Dental Service Plan Corporation	See LOB definition.

Product Glossary by Florida Line of Business (LOB)

Prepaid Limited Health Services Organization Plans

LOB Definition	Product	Product Definition
<p>Pursuant to Section 636.003(7): "Prepaid limited health service organization" means any person, corporation, partnership, or any other entity which, in return for a prepayment, undertakes to provide or arrange for, or provide access to, the provision of a limited health service to enrollees through an exclusive panel of providers. Prepaid limited health service organization does not include: (a) An entity otherwise authorized pursuant to the laws of this state to indemnify for any limited health service; (b) A provider or entity when providing limited health services pursuant to a contract with a prepaid limited health service organization, a health maintenance organization, a health insurer, or a self-insurance plan; or (c) Any person who is licensed pursuant to part II as a discount medical plan organization.</p>	<p>Prepaid Limited Health Service Organization</p>	<p>See LOB definition.</p>