



## **Accident and Health**

# **Year-to-Date Rate Changes Report**

**December 31, 2015**

**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, 2015*

<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>
<b><i>21ST CENTURY PREMIER INSURANCE COMPANY</i></b>						
Group Medicare Supplement Prestandardized	15-15686	08/06/2015	3	0.0	0.0	0.0
<b><i>AETNA HEALTH INC.</i></b>						
Health Maintenance Organization Individual Individual	15-08137	05/19/2015	3,846	10.5	0.0	10.5
Health Maintenance Organization Group Small Group Only	15-08917	06/25/2015	17,027	-0.3	0.0	-0.3
<b><i>AETNA LIFE INSURANCE COMPANY</i></b>						
Group Health Major Medical Small Group Only	15-09024	06/25/2015	1,191	4.7	10.0	15.2
Individual Medicare Supplement Standard Plans	15-15731	08/27/2015	641	3.7	0.0	3.7
Group Medicare Supplement Standard Plans	15-19320	10/19/2015	97	3.7	0.0	3.7
Group Health Dental	15-21274	12/03/2015	13,524	-0.1	4.1	4.0
Group Health Dental	15-24945	12/31/2015	13,524	0.0	0.0	0.0
<b><i>ALL SAVERS INSURANCE COMPANY</i></b>						
Group Health Major Medical Small Group Only	15-03359	04/08/2015	1,971	0.0	9.0	9.0
Health Excess or Stop Loss	15-16851	09/02/2015	16	1.0	12.2	13.3
Individual Health Dental	15-18832	09/11/2015	0	0.0	4.0	4.0



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<b><i>AMERICAN CONTINENTAL INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-08534	05/21/2015	18	0.0	0.0	0.0
<b><i>AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS</i></b>						
Individual Medicare Supplement Standard Plans	15-09332	06/12/2015	1,002	0.0	0.0	0.0
Individual Health Vision	15-16385	09/04/2015	8,406	0.0	0.0	0.0
<b><i>AMERICAN GENERAL LIFE INSURANCE COMPANY</i></b>						
Group Health Disability Income	14-21655	02/06/2015	3,168	0.0	0.0	0.0
<b><i>AMERICAN HEALTH AND LIFE INSURANCE COMPANY</i></b>						
Credit Disability	15-09032	05/18/2015	13,533	0.0	0.0	0.0
<b><i>AMERICAN HERITAGE LIFE INSURANCE COMPANY</i></b>						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	14-20393	01/07/2015	640	29.7	0.0	29.7
Group Health Accident Only	15-04148	04/17/2015	39,258	0.0	0.0	0.0
Group Health Specified Disease Limited Benefit Dread Disease	15-19412	10/20/2015	24,523	-33.2	0.0	-33.2
Group Health Specified Disease Limited Benefit Dread Disease	15-19554	10/19/2015	1,371	-33.7	0.0	-33.7
<b><i>AMERICAN INCOME LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Prestandardized	15-00863	02/13/2015	34	3.7	0.0	3.7
<b><i>AMERICAN NATIONAL INSURANCE COMPANY</i></b>						
Health Conversion	15-07286	04/21/2015	0	8.6	0.0	8.6



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<b><i>AMERICAN NATIONAL INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Prestandardized	15-07922	05/27/2015	1	0.0	0.0	0.0
Individual Health Major Medical - Other	15-11763	06/11/2015	25	7.8	0.0	7.8
<b><i>AMERICAN NATIONAL LIFE INS. CO. OF TEXAS</i></b>						
Health Conversion	15-07377	04/24/2015	18	9.5	0.0	9.5
<b><i>AMERICAN PIONEER LIFE INSURANCE COMPANY</i></b>						
Group Medicare Supplement Standard Plans	14-19052	03/31/2015	6,043	0.0	0.0	0.0
Long Term Care Non-Facility Only	15-00641	04/22/2015	643	12.0	0.0	12.0
Individual Medicare Supplement Standard Plans	15-14615	08/05/2015	12	0.0	0.0	0.0
<b><i>AMERICAN PUBLIC LIFE INSURANCE COMPANY</i></b>						
Group Health Sickness	15-19026	10/15/2015	5,823	0.0	0.0	0.0
<b><i>AMERICAN REPUBLIC INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-07282	05/29/2015	129	0.0	0.0	0.0
Individual Medicare Supplement Prestandardized	15-07637	05/27/2015	29	0.0	0.0	0.0
<b><i>AMERICAN RETIREMENT LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-12551	06/30/2015	615	0.0	0.0	0.0
<b><i>ASSURITY LIFE INSURANCE COMPANY</i></b>						
Individual Health Disability Income	15-18658	10/06/2015	1,177	-17.4	0.0	-17.4



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<b><i>AUTO-OWNERS LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Prestandardized	15-04657	05/11/2015	19	0.0	0.0	0.0
<b><i>AVMED INC.</i></b>						
Health Maintenance Organization Individual Individual	14-20571	01/14/2015	4,536	0.0	0.0	0.0
<b><i>BANKERS LIFE AND CASUALTY COMPANY</i></b>						
Individual Medicare Supplement Prestandardized	15-02040	03/23/2015	1,258	0.0	0.0	0.0
<b><i>BLUE CROSS &amp; BLUE SHIELD OF FLORIDA INC.</i></b>						
Individual Health - Hospital Surgical Medical Expense	15-04400	05/07/2015	36,602	15.0	0.0	15.0
Individual Health Major Medical - Other	15-05602	04/03/2015	99,928	5.7	0.0	5.7
Individual Health Major Medical Short Term	15-07786	05/05/2015	1,733	24.9	0.0	24.9
Group Medicare Supplement Standard Plans	15-15641	08/10/2015	156	0.0	0.0	0.0
Individual Medicare Supplement Prestandardized	15-15869	09/14/2015	7,771	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	15-16060	10/13/2015	137,033	1.2	0.0	1.2
Individual Medicare Supplement Medicare Select	15-16061	10/13/2015	32,535	1.3	0.0	1.3
Individual Health Major Medical - Other	15-19028	09/17/2015	17	7.8	0.0	7.8



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<b><i>BLUE CROSS &amp; BLUE SHIELD OF FLORIDA INC.</i></b>						
Group Health Major Medical Small Group Only	15-21800	12/10/2015	92,291	0.0	7.6	7.6
<b><i>CELTIC INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	14-19379	01/12/2015	1,773	0.0	0.0	0.0
<b><i>CENTRAL STATES HEALTH &amp; LIFE COMPANY OF OMAHA</i></b>						
Individual Medicare Supplement Prestandardized	15-04436	04/08/2015	39	0.0	0.0	0.0
Medicare Supplement Other	15-08785	06/11/2015	1,366	0.0	0.0	0.0
<b><i>CENTRAL STATES INDEMNITY COMPANY OF OMAHA</i></b>						
Individual Medicare Supplement Standard Plans	15-05048	04/07/2015	6	0.0	0.0	0.0
<b><i>CENTRAL UNITED LIFE INSURANCE COMPANY</i></b>						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	14-21074	01/23/2015	1,186	3.0	0.0	3.0
Individual Health - Hospital Surgical Medical Expense	14-21290	01/14/2015	49	5.0	0.0	5.0
Individual Medicare Supplement Standard Plans	15-01582	02/24/2015	76	3.7	0.0	3.7
<b><i>CIGNA DENTAL HEALTH OF FLORIDA INC.</i></b>						
Prepaid Dental Service Plan Corporation	14-20094	01/08/2015	81,566	-15.4	4.1	-11.3
Prepaid Dental Service Plan Corporation	15-17782	09/11/2015	79,816	-7.8	4.0	-4.2
<b><i>CIGNA HEALTH AND LIFE INSURANCE COMPANY</i></b>						
Individual Health - Hospital Surgical Medical Expense	15-05487	06/04/2015	5,490	-3.5	0.0	-3.5



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<b><i>CIGNA HEALTH AND LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-15101	08/01/2015	0	3.7	0.0	3.7
<b><i>CINCINNATI LIFE INSURANCE COMPANY (THE)</i></b>						
Individual Medicare Supplement Prestandardized	15-23888	12/15/2015	1	0.0	0.0	0.0
<b><i>CMFG LIFE INSURANCE COMPANY</i></b>						
Long Term Care Comprehensive - Other	15-19749	12/10/2015	2,995	7.0	0.0	7.0
<b><i>COLUMBIAN MUTUAL LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-15056	08/03/2015	5	3.7	0.0	3.7
<b><i>COMBINED INSURANCE COMPANY OF AMERICA</i></b>						
Individual Health Hospital Indemnity	15-01905	03/19/2015	2,110	0.0	0.0	0.0
<b><i>COMPBENEFITS COMPANY</i></b>						
Prepaid Dental Service Plan Corporation	15-10191	06/02/2015	24,412	-19.0	0.0	-19.0
Prepaid Dental Service Plan Corporation	15-13528	07/06/2015	25,776	-24.0	0.0	-24.0
Prepaid Dental Service Plan Corporation	15-16796	08/25/2015	25,211	-2.4	0.0	-2.4
<b><i>CONSTITUTION LIFE INSURANCE COMPANY</i></b>						
Long Term Care Non-Facility Only	15-00635	04/22/2015	5	12.0	0.0	12.0
Long Term Care Comprehensive - Other	15-15879	11/20/2015	820	12.0	0.0	12.0
<b><i>CONTINENTAL AMERICAN INSURANCE COMPANY</i></b>						
Group Health Hospital Indemnity	15-23903	12/31/2015	4,784	0.0	0.0	0.0



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<b><i>CONTINENTAL GENERAL INSURANCE COMPANY</i></b>						
Long Term Care Comprehensive - Other	15-07904	09/04/2015	404	11.0	0.0	11.0
<b><i>COVENTRY HEALTH AND LIFE INSURANCE COMPANY</i></b>						
Group Health Major Medical Small Group Only	15-02485	04/01/2015	260	-6.1	0.0	-6.1
<b><i>COVENTRY HEALTH CARE OF FLORIDA INC.</i></b>						
Health Maintenance Organization Group Small Group Only	15-02359	04/01/2015	8,080	-6.1	0.0	-6.1
<b><i>DELTA DENTAL INSURANCE COMPANY</i></b>						
Prepaid Limited Health Service Organization	15-09049	06/17/2015	50,770	-5.8	0.0	-5.8
Prepaid Limited Health Service Organization	15-09050	06/17/2015	82	-5.8	0.0	-5.8
<b><i>DENTAQUEST OF FLORIDA INC.</i></b>						
Prepaid Dental Service Plan Corporation	15-13127	07/17/2015	2,030	-13.5	0.0	-13.5
<b><i>EVERENCE ASSOCIATION INC.</i></b>						
Fraternal Individual Medicare Supplement Standard Plans	15-00603	02/17/2015	300	3.7	0.0	3.7
<b><i>FAMILYLIFE INSURANCE COMPANY</i></b>						
Health Assumption Agreement	15-08241	05/11/2015	1,640	0.0	0.0	0.0
<b><i>FLORIDA COMBINED LIFE INSURANCE COMPANY INC</i></b>						
Individual Health Dental	15-10603	06/26/2015	45,439	0.0	3.0	3.0
Group Health Dental	15-21941	12/07/2015	11,848	4.0	2.0	6.1
<b><i>FLORIDADENTAL BENEFITS INC.</i></b>						
Prepaid Dental Service Plan Corporation	15-17005	09/16/2015	3,380	15.3	0.0	15.3



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<b><i>FLORIDA HEALTH CARE PLAN INC.</i></b>						
Health Maintenance Organization Group Small Group Only	15-04192	04/16/2015	2,142	9.8	0.0	9.8
Health Maintenance Organization Group Small Group Only	15-04196	04/16/2015	688	9.8	0.0	9.8
Health Maintenance Organization Individual Individual	15-19144	09/29/2015	38	0.0	0.0	0.0
<b><i>FLORIDA HEALTH SOLUTION HMO COMPANY</i></b>						
Health Maintenance Organization Individual Individual	15-10943	08/25/2015	57	-2.5	0.0	-2.5
Health Maintenance Organization Individual Individual	15-22623	11/12/2015	91	-5.3	0.0	-5.3
<b><i>GENWORTH LIFE INSURANCE COMPANY</i></b>						
Long Term Care Comprehensive - Other	14-21538	04/16/2015	54,227	17.7	0.0	17.7
<b><i>GERBER LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-00511	03/04/2015	3,184	0.7	0.0	0.7
Individual Medicare Supplement Medicare Select	15-00552	02/23/2015	106	0.0	0.0	0.0
<b><i>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</i></b>						
Individual Health - Hospital Surgical Medical Expense	15-22041	11/18/2015	26	7.0	0.0	7.0
<b><i>GOLDEN RULE INSURANCE COMPANY</i></b>						
Individual Health Vision	15-18782	10/12/2015	2,348	-43.8	0.0	-43.8
Individual Health Dental	15-18838	09/11/2015	0	0.0	4.0	4.0



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<b><i>GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-14478	08/13/2015	198	3.7	0.0	3.7
<b><i>GREAT AMERICAN LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-21850	12/08/2015	166	1.0	0.0	1.0
<b><i>GUARDIAN LIFE INSURANCE COMPANY OF AMERICA</i></b>						
Prepaid Limited Health Service Organization	15-08866	06/18/2015	60	-2.6	0.0	-2.6
Prepaid Limited Health Service Organization	15-08965	07/02/2015	29,924	10.0	0.0	10.0
Group Health Dental	15-09046	06/10/2015	8	-2.5	0.0	-2.5
Group Health Disability Income	15-14762	08/12/2015	16,791	1.9	0.0	1.9
Group Health Disability Income	15-18761	10/09/2015	12,174	0.0	0.0	0.0
Group Health Disability Income	15-18762	10/09/2015	16,791	0.0	0.0	0.0
<b><i>HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY</i></b>						
Medicare Supplement Other	15-05061	05/22/2015	407	0.0	0.0	0.0
<b><i>HARTFORD LIFE INSURANCE COMPANY</i></b>						
Medicare Supplement Other	15-05060	05/19/2015	150	0.0	0.0	0.0
<b><i>HEALTH FIRST COMMERCIAL PLANS INC.</i></b>						
Health Maintenance Organization Assumption Agreement	15-25298	12/28/2015	4,622	0.0	0.0	0.0



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<b><i>HEALTH FIRST HEALTH PLANS INC.</i></b>						
Health Maintenance Organization Group Small Group Only	14-19224	01/14/2015	4,622	0.0	0.0	0.0
<b><i>HEALTH OPTIONS INC.</i></b>						
Health Maintenance Organization Group Small Group Only	15-21801	12/10/2015	21,615	0.0	7.6	7.6
<b><i>HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC.</i></b>						
Individual Medicare Supplement Standard Plans	15-01013	03/10/2015	4,788	0.0	0.0	0.0
Individual Health Major Medical - Other	15-19114	10/15/2015	9,440	0.0	0.0	0.0
<b><i>HUMANA INSURANCE COMPANY</i></b>						
Group Health Dental	15-00394	02/23/2015	0	0.0	2.5	2.5
Group Health Dental	15-05815	05/08/2015	0	0.0	0.4	0.4
Group Health Dental	15-11059	06/25/2015	0	-2.5	2.5	-0.1
Individual Health Dental	15-11765	07/09/2015	4,345	5.0	0.0	5.0
<b><i>HUMANADENTAL INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-01305	03/20/2015	60	0.0	0.0	0.0
<b><i>IDEALIFE INSURANCE COMPANY</i></b>						
Medicare Supplement Other	15-06950	04/23/2015	217	3.7	0.0	3.7
<b><i>ILLINOIS MUTUAL LIFE INSURANCE COMPANY</i></b>						
Individual Health Major Medical - Other	15-04988	04/03/2015	7	7.8	0.0	7.8



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<b><i>INDEPENDENCE AMERICAN INSURANCE COMPANY</i></b>						
Individual Health Major Medical Short Term	15-04516	04/24/2015	0	-6.8	14.5	6.7
<b><i>JACKSON NATIONAL LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-08475	06/03/2015	32	0.0	0.0	0.0
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	15-14866	08/31/2015	1,273	7.0	0.0	7.0
<b><i>JOHN ALDEN LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-07254	05/16/2015	130	0.0	0.0	0.0
Individual Health Accident Only	15-07900	06/15/2015	36	-37.0	0.0	-37.0
<b><i>JOHN HANCOCK LIFE INSURANCE COMPANY U.S.A.</i></b>						
Long Term Care Comprehensive - Other	15-07577	05/29/2015	38,933	13.4	0.0	13.4
<b><i>KANAWHA INSURANCE COMPANY</i></b>						
Long Term Care Non-Facility Only	15-14843	09/15/2015	727	10.1	0.0	10.1
Long Term Care Comprehensive - Other	15-14844	08/21/2015	6,195	13.6	0.0	13.6
<b><i>LIBERTY NATIONAL LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Prestandardized	15-09395	05/28/2015	5	0.0	0.0	0.0
<b><i>LINCOLN NATIONAL LIFE INSURANCE COMPANY</i></b>						
Group Health Dental	14-20608	01/21/2015	10,022	0.5	0.0	0.5
Group Health Dental	15-09488	06/23/2015	0	0.9	6.5	7.5



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<b><i>LOYAL AMERICAN LIFE INSURANCE COMPANY</i></b>						
Individual Health Accident Only	15-00130	01/28/2015	6	-20.0	0.0	-20.0
<b><i>MEDICO INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Prestandardized	14-21156	02/10/2015	43	0.0	0.0	0.0
Individual Medicare Supplement Medicare Select	15-00864	03/11/2015	3,229	5.1	0.0	5.1
Individual Health Dental	15-18423	10/01/2015	1,640	9.0	0.0	9.0
<b><i>METLIFE INSURANCE COMPANY USA</i></b>						
Long Term Care Comprehensive - Other	14-19724	05/22/2015	6,235	10.0	0.0	10.0
Long Term Care Facility Only - Other	14-19725	05/22/2015	344	5.0	0.0	5.0
<b><i>METROPOLITAN LIFE INSURANCE COMPANY</i></b>						
Individual Health Major Medical - Other	15-00808	02/03/2015	4	7.8	0.0	7.8
Individual Health Major Medical - Other	15-00994	02/03/2015	79	7.8	0.0	7.8
Health Conversion	15-02361	03/12/2015	28	7.8	0.0	7.8
Group Health Dental	15-08666	06/10/2015	0	0.0	5.5	5.5
Group Health Dental	15-15274	08/25/2015	15,393	0.0	0.0	0.0



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<b><i>METROPOLITAN LIFE INSURANCE COMPANY</i></b>						
Group Health Dental	15-20590	11/23/2015	37,979	0.0	5.5	5.5
<b><i>MUTUAL OF AMERICA LIFE INSURANCE COMPANY</i></b>						
Group Health Disability Income	15-19246	10/22/2015	229	0.0	0.0	0.0
<b><i>MUTUAL OF OMAHA INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-15924	09/21/2015	8,878	-5.7	0.0	-5.7
Individual Medicare Supplement Medicare Select	15-16482	09/28/2015	598	0.0	0.0	0.0
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	15-18649	10/08/2015	9,793	0.0	0.0	0.0
<b><i>NATIONAL GUARDIAN LIFE INSURANCE COMPANY</i></b>						
Group Health Dental	15-01227	02/03/2015	195	-6.0	0.0	-6.0
Group Health Vision	15-03193	03/20/2015	102	0.9	0.0	0.9
Group Health Vision	15-06772	04/24/2015	102	0.9	0.0	0.9
<b><i>NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH PA</i></b>						
Health Blanket Accident or Sickness	15-07059	05/19/2015	90	-12.2	0.0	-12.2
Group Health Specified Disease Limited Benefit Dread Disease	15-19553	10/27/2015	0	0.0	8.0	8.0
<b><i>NATIONWIDE LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Prestandardized	15-00816	02/04/2015	63	3.7	0.0	3.7



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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>
<b><i>NATIONWIDE LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-00817	02/06/2015	439	3.7	0.0	3.7
<b><i>NEIGHBORHOOD HEALTH PARTNERSHIP INC.</i></b>						
Health Maintenance Organization Group Small Group Only	15-02662	04/01/2015	1,560	-2.0	0.0	-2.0
Health Maintenance Organization Group Small Group Only	15-07849	06/05/2015	22,910	-2.0	9.0	6.8
Health Maintenance Organization Group Small Group Only	15-19955	11/10/2015	1,778	-5.0	8.0	2.6
<b><i>NORTHWESTERN NATIONAL INSURANCE COMPANY</i></b>						
Individual Health Major Medical - Other	15-16014	08/31/2015	16	7.8	0.0	7.8
<b><i>OHIO NATIONAL LIFE ASSURANCE CORPORATION</i></b>						
Individual Health Disability Income	15-21317	12/21/2015	118	0.0	0.0	0.0
<b><i>ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)</i></b>						
Fraternal Individual Medicare Supplement Standard Plans	15-10400	07/06/2015	1,421	-4.0	0.0	-4.0
Fraternal Individual Medicare Supplement Prestandardized	15-17774	09/25/2015	5	0.0	0.0	0.0
<b><i>OXFORD LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Prestandardized	15-01333	03/04/2015	90	0.0	0.0	0.0
Group Medicare Supplement Standard Plans	15-02813	04/20/2015	8	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	15-15821	10/10/2015	1,593	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>
<b><i>PRINCIPAL LIFE INSURANCE COMPANY</i></b>						
Group Health Disability Income	15-04780	05/07/2015	29,946	0.0	0.0	0.0
Group Health Dental	15-07780	06/02/2015	0	-0.4	6.0	5.4
Individual Medicare Supplement Standard Plans	15-08018	06/26/2015	3,787	-3.0	0.0	-3.0
Group Health Vision	15-19245	10/19/2015	1,836	0.0	3.0	3.0
Group Health Vision	15-19306	10/15/2015	7,600	-16.5	0.0	-16.5
Group Health Dental	15-20338	12/02/2015	22,605	-11.0	3.5	-7.9
<b><i>PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)</i></b>						
Group Health Accidental Death and Dismemberment	15-02735	03/25/2015	187,251	-19.0	0.0	-19.0
<b><i>PYRAMID LIFE INSURANCE COMPANY (THE)</i></b>						
Long Term Care Non-Facility Only	15-00637	04/22/2015	44	12.0	0.0	12.0
Individual Health Major Medical - Other	15-11304	05/28/2015	5	7.8	0.0	7.8
Long Term Care Comprehensive - Other	15-15881	11/03/2015	45	10.0	0.0	10.0
<b><i>RELIANCE STANDARD LIFE INSURANCE COMPANY</i></b>						
Group Health Disability Income	15-20903	11/19/2015	7,443	-9.0	0.0	-9.0



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<b><i>RELIASTAR LIFE INSURANCE COMPANY</i></b>						
Group Health Disability Income	14-20810	01/14/2015	.	0.0	0.0	0.0
<b><i>RENAISSANCE LIFE &amp; HEALTH INSURANCE COMPANY OF AMERICA</i></b>						
Group Health Vision	14-21519	02/03/2015	0	0.0	3.0	3.0
Individual Health Dental	15-10517	06/19/2015	17	2.9	0.0	2.9
Individual Health Dental	15-10631	06/25/2015	1,482	0.0	0.0	0.0
Individual Health Dental	15-10704	06/27/2015	0	13.6	0.0	13.6
Individual Health Dental	15-10747	06/27/2015	12	0.0	0.0	0.0
<b><i>RIVERSOURCE LIFE INSURANCE COMPANY</i></b>						
Individual Health Disability Income	15-14351	08/10/2015	6,160	0.0	0.0	0.0
<b><i>ROYAL NEIGHBORS OF AMERICA</i></b>						
Fraternal Medicare Supplement Other	15-02138	03/17/2015	24	0.0	0.0	0.0
<b><i>SAFEGUARD HEALTH PLANS INC.</i></b>						
Prepaid Dental Service Plan Corporation	15-08834	06/16/2015	0	-3.8	4.0	0.0
Prepaid Dental Service Plan Corporation	15-20643	11/24/2015	37,573	7.3	0.0	7.3
<b><i>SENTRY LIFE INSURANCE COMPANY</i></b>						
Group Health Disability Income	15-02538	03/27/2015	478	-23.5	0.0	-23.5



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<b><i>SENTRY LIFE INSURANCE COMPANY</i></b>						
Group Health Dental	15-07390	05/14/2015	68	-14.8	0.0	-14.8
<b><i>SHELTERPOINT INSURANCE COMPANY</i></b>						
Group Health Hospital Surgical Medical Expense Any Size Group	15-20294	11/20/2015	0	0.0	4.0	4.0
<b><i>SOLSTICE BENEFITS INC.</i></b>						
Prepaid Limited Health Service Organization	15-09903	06/26/2015	4,799	-36.0	4.0	-33.4
Prepaid Limited Health Service Organization	15-09911	06/24/2015	0	-36.0	4.0	-33.4
Group Health Dental	15-09917	06/24/2015	0	0.0	4.0	4.0
<b><i>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Prestandardized	15-18610	10/13/2015	53	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	15-18768	10/13/2015	2,087	0.0	0.0	0.0
<b><i>STANDARD SECURITY LIFE INSURANCE CO. OF NEW YORK</i></b>						
Individual Health Major Medical Short Term	15-04515	04/24/2015	0	-6.8	14.5	6.7
<b><i>STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY</i></b>						
Credit Disability	15-00920	02/05/2015	3,163	0.0	0.0	0.0
Long Term Care Comprehensive - Other	15-06895	07/08/2015	6,434	12.5	0.0	12.5
Individual Health Disability Income	15-20398	11/19/2015	8,625	-17.3	0.0	-17.3



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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>
<b><i>STONEBRIDGE LIFE INSURANCE COMPANY</i></b>						
Health Excess or Stop Loss	15-14986	08/14/2015	309	13.5	11.5	26.6
<b><i>SUN LIFE ASSURANCE COMPANY OF CANADA</i></b>						
Group Health Dental	15-13555	07/17/2015	844	0.0	0.0	0.0
<b><i>THRIVENT FINANCIAL FOR LUTHERANS</i></b>						
Fraternal Long Term Care Comprehensive	15-22124	12/10/2015	1,284	0.0	0.0	0.0
<b><i>TIME INSURANCE COMPANY</i></b>						
Individual Health Accident Only	15-06207	05/15/2015	1,103	-11.5	0.0	-11.5
Individual Health Accident Only	15-07899	06/15/2015	5,857	-37.0	0.0	-37.0
<b><i>TRANSAMERICA LIFE INSURANCE COMPANY</i></b>						
Long Term Care - Other	15-02989	03/06/2015	.	0.0	0.0	0.0
Group Health Hospital Surgical Medical Expense Any Size Group	15-04298	04/16/2015	18,342	14.0	0.0	14.0
Individual Health Accident Only	15-18702	09/21/2015	2,487	0.0	0.0	0.0
<b><i>TRANSAMERICA PREMIER LIFE INSURANCE COMPANY</i></b>						
Medicare Supplement Assumption Agreement	15-10095	06/24/2015	1,452	0.0	0.0	0.0
<b><i>TRUSTMARK INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Prestandardized	15-13331	07/31/2015	10	0.0	0.0	0.0
<b><i>TRUSTMARK LIFE INSURANCE COMPANY</i></b>						
Health Excess or Stop Loss	15-14858	08/25/2015	979	0.0	12.0	12.0



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<b><i>UNION FIDELITYLIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Prestandardized	15-15290	08/10/2015	30	0.0	0.0	0.0
<b><i>UNION SECURITY INSURANCE COMPANY</i></b>						
Group Health Dental	15-03851	04/16/2015	6,966	-8.6	0.0	-8.6
Group Health Disability Income	15-21275	11/24/2015	17,867	-0.2	0.0	-0.2
Group Health Dental	15-21935	12/04/2015	6,431	-9.5	0.0	-9.5
Group Health Dental	15-21936	12/04/2015	0	-9.5	0.0	-9.5
<b><i>UNITED AMERICAN INSURANCE COMPANY</i></b>						
Group Medicare Supplement Standard Plans	15-08609	06/19/2015	2,918	0.0	0.0	0.0
Long Term Care Comprehensive - Other	15-11341	08/18/2015	193	3.7	0.0	3.7
Individual Medicare Supplement Prestandardized	15-14649	08/10/2015	1,009	0.0	0.0	0.0
<b><i>UNITED CONCORDIA INSURANCE COMPANY</i></b>						
Group Health Dental	15-14088	08/20/2015	5,386	-6.7	3.0	-3.9
<b><i>UNITED TEACHER ASSOCIATES INSURANCE COMPANY</i></b>						
Group Medicare Supplement Prestandardized	14-21479	02/23/2015	24	3.7	0.0	3.7
Long Term Care Comprehensive - Other	15-00237	05/19/2015	1,758	0.0	0.0	0.0



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<b><i>UNITED WORLD LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	15-20378	11/30/2015	2,872	-4.0	0.0	-4.0
Individual Medicare Supplement Medicare Select	15-22308	12/30/2015	275	-3.0	0.0	-3.0
<b><i>UNITEDHEALTHCARE INSURANCE COMPANY</i></b>						
Group Health Vision	14-21082	01/23/2015	29,585	-2.8	0.0	-2.8
Group Health Major Medical Small Group Only	15-02660	04/01/2015	4,275	-2.4	0.0	-2.4
Group Health Major Medical Small Group Only	15-07858	06/05/2015	42,883	-2.0	9.0	6.8
Group Health Major Medical Small Group Only	15-19947	11/10/2015	6,300	-5.3	8.0	2.3
Group Health Disability Income	15-21326	12/21/2015	5,546	1.7	0.0	1.7
Group Medicare Supplement Standard Plans	15-21696	12/08/2015	.	0.0	0.0	0.0
<b><i>UNITEDHEALTHCARE LIFE INSURANCE COMPANY</i></b>						
Individual Health Dental	15-10771	06/25/2015	4,234	0.0	4.0	4.0
<b><i>UNITEDHEALTHCARE OF FLORIDA INC.</i></b>						
Health Maintenance Organization Group Small Group Only	15-07855	06/05/2015	28,116	-2.0	9.0	6.8
Health Maintenance Organization Group Small Group Only	15-19954	11/10/2015	5,323	-9.2	8.0	-1.9



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<b><i>UNUM LIFE INSURANCE COMPANY OF AMERICA</i></b>						
Group Health Disability Income	15-08286	06/25/2015	128,804	1.0	0.0	1.0
<b><i>USAA LIFE INSURANCE COMPANY</i></b>						
Individual Medicare Supplement Standard Plans	14-18499	01/09/2015	8,784	23.1	0.0	23.1
Individual Medicare Supplement Standard Plans	15-24267	12/01/2015	8,784	0.0	0.0	0.0



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<b><i>Credit Disability</i></b>						
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	15-09032	05/18/2015	13,533	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	15-00920	02/05/2015	3,163	0.0	0.0	0.0
<b><i>Fraternal Individual Medicare Supplement Prestandardized</i></b>						
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	15-17774	09/25/2015	5	0.0	0.0	0.0
<b><i>Fraternal Individual Medicare Supplement Standard Plans</i></b>						
EVERENCE ASSOCIATION INC.	15-00603	02/17/2015	300	3.7	0.0	3.7
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	15-10400	07/06/2015	1,421	-4.0	0.0	-4.0
<b><i>Fraternal Long Term Care Comprehensive</i></b>						
THRIVENT FINANCIAL FOR LUTHERANS	15-22124	12/10/2015	1,284	0.0	0.0	0.0
<b><i>Fraternal Medicare Supplement Other</i></b>						
ROYAL NEIGHBORS OF AMERICA	15-02138	03/17/2015	24	0.0	0.0	0.0
<b><i>Group Health Accident Only</i></b>						
AMERICAN HERITAGE LIFE INSURANCE COMPANY	15-04148	04/17/2015	39,258	0.0	0.0	0.0
<b><i>Group Health Accidental Death and Dismemberment</i></b>						
PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	15-02735	03/25/2015	187,251	-19.0	0.0	-19.0
<b><i>Group Health Dental</i></b>						
AETNA LIFE INSURANCE COMPANY	15-21274	12/03/2015	13,524	-0.1	4.1	4.0
AETNA LIFE INSURANCE COMPANY	15-24945	12/31/2015	13,524	0.0	0.0	0.0



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<b><i>Group Health Dental</i></b>						
FLORIDA COMBINED LIFE INSURANCE COMPANY INC	15-21941	12/07/2015	11,848	4.0	2.0	6.1
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	15-09046	06/10/2015	8	-2.5	0.0	-2.5
HUMANA INSURANCE COMPANY	15-00394	02/23/2015	0	0.0	2.5	2.5
HUMANA INSURANCE COMPANY	15-05815	05/08/2015	0	0.0	0.4	0.4
HUMANA INSURANCE COMPANY	15-11059	06/25/2015	0	-2.5	2.5	-0.1
LINCOLN NATIONAL LIFE INSURANCE COMPANY	14-20608	01/21/2015	10,022	0.5	0.0	0.5
LINCOLN NATIONAL LIFE INSURANCE COMPANY	15-09488	06/23/2015	0	0.9	6.5	7.5
METROPOLITAN LIFE INSURANCE COMPANY	15-08666	06/10/2015	0	0.0	5.5	5.5
METROPOLITAN LIFE INSURANCE COMPANY	15-15274	08/25/2015	15,393	0.0	0.0	0.0
METROPOLITAN LIFE INSURANCE COMPANY	15-20590	11/23/2015	37,979	0.0	5.5	5.5
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	15-01227	02/03/2015	195	-6.0	0.0	-6.0



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<b><i>Group Health Dental</i></b>						
PRINCIPAL LIFE INSURANCE COMPANY	15-07780	06/02/2015	0	-0.4	6.0	5.4
PRINCIPAL LIFE INSURANCE COMPANY	15-20338	12/02/2015	22,605	-11.0	3.5	-7.9
SENTRY LIFE INSURANCE COMPANY	15-07390	05/14/2015	68	-14.8	0.0	-14.8
SOLSTICE BENEFITS INC.	15-09917	06/24/2015	0	0.0	4.0	4.0
SUN LIFE ASSURANCE COMPANY OF CANADA	15-13555	07/17/2015	844	0.0	0.0	0.0
UNION SECURITY INSURANCE COMPANY	15-03851	04/16/2015	6,966	-8.6	0.0	-8.6
UNION SECURITY INSURANCE COMPANY	15-21935	12/04/2015	6,431	-9.5	0.0	-9.5
UNION SECURITY INSURANCE COMPANY	15-21936	12/04/2015	0	-9.5	0.0	-9.5
UNITED CONCORDIA INSURANCE COMPANY	15-14088	08/20/2015	5,386	-6.7	3.0	-3.9
<b><i>Group Health Disability Income</i></b>						
AMERICAN GENERAL LIFE INSURANCE COMPANY	14-21655	02/06/2015	3,168	0.0	0.0	0.0
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	15-14762	08/12/2015	16,791	1.9	0.0	1.9



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<b><i>Group Health Disability Income</i></b>						
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	15-18761	10/09/2015	12,174	0.0	0.0	0.0
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	15-18762	10/09/2015	16,791	0.0	0.0	0.0
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	15-19246	10/22/2015	229	0.0	0.0	0.0
PRINCIPAL LIFE INSURANCE COMPANY	15-04780	05/07/2015	29,946	0.0	0.0	0.0
RELIANCE STANDARD LIFE INSURANCE COMPANY	15-20903	11/19/2015	7,443	-9.0	0.0	-9.0
RELIASTAR LIFE INSURANCE COMPANY	14-20810	01/14/2015	.	0.0	0.0	0.0
SENTRY LIFE INSURANCE COMPANY	15-02538	03/27/2015	478	-23.5	0.0	-23.5
UNION SECURITY INSURANCE COMPANY	15-21275	11/24/2015	17,867	-0.2	0.0	-0.2
UNITEDHEALTHCARE INSURANCE COMPANY	15-21326	12/21/2015	5,546	1.7	0.0	1.7
UNUM LIFE INSURANCE COMPANY OF AMERICA	15-08286	06/25/2015	128,804	1.0	0.0	1.0
<b><i>Group Health Hospital Indemnity</i></b>						
CONTINENTAL AMERICAN INSURANCE COMPANY	15-23903	12/31/2015	4,784	0.0	0.0	0.0



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<b><i>Group Health Hospital Surgical Medical Expense Any Size Group</i></b>						
SHELTERPOINT INSURANCE COMPANY	15-20294	11/20/2015	0	0.0	4.0	4.0
TRANSAMERICA LIFE INSURANCE COMPANY	15-04298	04/16/2015	18,342	14.0	0.0	14.0
<b><i>Group Health Major Medical Small Group Only</i></b>						
AETNA LIFE INSURANCE COMPANY	15-09024	06/25/2015	1,191	4.7	10.0	15.2
ALL SAVERS INSURANCE COMPANY	15-03359	04/08/2015	1,971	0.0	9.0	9.0
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	15-21800	12/10/2015	92,291	0.0	7.6	7.6
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	15-02485	04/01/2015	260	-6.1	0.0	-6.1
UNITEDHEALTHCARE INSURANCE COMPANY	15-02660	04/01/2015	4,275	-2.4	0.0	-2.4
UNITEDHEALTHCARE INSURANCE COMPANY	15-07858	06/05/2015	42,883	-2.0	9.0	6.8
UNITEDHEALTHCARE INSURANCE COMPANY	15-19947	11/10/2015	6,300	-5.3	8.0	2.3
<b><i>Group Health Sickness</i></b>						
AMERICAN PUBLIC LIFE INSURANCE COMPANY	15-19026	10/15/2015	5,823	0.0	0.0	0.0
<b><i>Group Health Specified Disease Limited Benefit Dread Disease</i></b>						
AMERICAN HERITAGE LIFE INSURANCE COMPANY	15-19412	10/20/2015	24,523	-33.2	0.0	-33.2



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<b><i>Group Health Specified Disease Limited Benefit Dread Disease</i></b>						
AMERICAN HERITAGE LIFE INSURANCE COMPANY	15-19554	10/19/2015	1,371	-33.7	0.0	-33.7
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH PA	15-19553	10/27/2015	0	0.0	8.0	8.0
<b><i>Group Health Vision</i></b>						
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	15-03193	03/20/2015	102	0.9	0.0	0.9
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	15-06772	04/24/2015	102	0.9	0.0	0.9
PRINCIPAL LIFE INSURANCE COMPANY	15-19245	10/19/2015	1,836	0.0	3.0	3.0
PRINCIPAL LIFE INSURANCE COMPANY	15-19306	10/15/2015	7,600	-16.5	0.0	-16.5
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	14-21519	02/03/2015	0	0.0	3.0	3.0
UNITEDHEALTHCARE INSURANCE COMPANY	14-21082	01/23/2015	29,585	-2.8	0.0	-2.8
<b><i>Group Medicare Supplement Prestandardized</i></b>						
21ST CENTURY PREMIER INSURANCE COMPANY	15-15686	08/06/2015	3	0.0	0.0	0.0
UNITED TEACHER ASSOCIATES INSURANCE COMPANY	14-21479	02/23/2015	24	3.7	0.0	3.7
<b><i>Group Medicare Supplement Standard Plans</i></b>						
AETNA LIFE INSURANCE COMPANY	15-19320	10/19/2015	97	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>
<b><i>Group Medicare Supplement Standard Plans</i></b>						
AMERICAN PIONEER LIFE INSURANCE COMPANY	14-19052	03/31/2015	6,043	0.0	0.0	0.0
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	15-15641	08/10/2015	156	0.0	0.0	0.0
OXFORD LIFE INSURANCE COMPANY	15-02813	04/20/2015	8	0.0	0.0	0.0
UNITED AMERICAN INSURANCE COMPANY	15-08609	06/19/2015	2,918	0.0	0.0	0.0
UNITEDHEALTHCARE INSURANCE COMPANY	15-21696	12/08/2015	.	0.0	0.0	0.0
<b><i>Health Assumption Agreement</i></b>						
FAMILY LIFE INSURANCE COMPANY	15-08241	05/11/2015	1,640	0.0	0.0	0.0
<b><i>Health Blanket Accident or Sickness</i></b>						
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH PA	15-07059	05/19/2015	90	-12.2	0.0	-12.2
<b><i>Health Conversion</i></b>						
AMERICAN NATIONAL INSURANCE COMPANY	15-07286	04/21/2015	0	8.6	0.0	8.6
AMERICAN NATIONAL LIFE INS. CO. OF TEXAS	15-07377	04/24/2015	18	9.5	0.0	9.5
METROPOLITAN LIFE INSURANCE COMPANY	15-02361	03/12/2015	28	7.8	0.0	7.8
<b><i>Health Excess or Stop Loss</i></b>						
ALL SAVERS INSURANCE COMPANY	15-16851	09/02/2015	16	1.0	12.2	13.3



*Year-to-Date Rate Changes by Product, December 31, 2015*

<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>
<b><i>Health Excess or Stop Loss</i></b>						
STONEBRIDGE LIFE INSURANCE COMPANY	15-14986	08/14/2015	309	13.5	11.5	26.6
TRUSTMARK LIFE INSURANCE COMPANY	15-14858	08/25/2015	979	0.0	12.0	12.0
<b><i>Health Maintenance Organization Assumption Agreement</i></b>						
HEALTH FIRST COMMERCIAL PLANS INC.	15-25298	12/28/2015	4,622	0.0	0.0	0.0
<b><i>Health Maintenance Organization Group Small Group Only</i></b>						
AETNA HEALTH INC.	15-08917	06/25/2015	17,027	-0.3	0.0	-0.3
COVENTRY HEALTH CARE OF FLORIDA INC.	15-02359	04/01/2015	8,080	-6.1	0.0	-6.1
FLORIDA HEALTH CARE PLAN INC.	15-04192	04/16/2015	2,142	9.8	0.0	9.8
FLORIDA HEALTH CARE PLAN INC.	15-04196	04/16/2015	688	9.8	0.0	9.8
HEALTH FIRST HEALTH PLANS INC.	14-19224	01/14/2015	4,622	0.0	0.0	0.0
HEALTH OPTIONS INC.	15-21801	12/10/2015	21,615	0.0	7.6	7.6
NEIGHBORHOOD HEALTH PARTNERSHIP INC.	15-02662	04/01/2015	1,560	-2.0	0.0	-2.0
NEIGHBORHOOD HEALTH PARTNERSHIP INC.	15-07849	06/05/2015	22,910	-2.0	9.0	6.8



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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>
<b><i>Health Maintenance Organization Group Small Group Only</i></b>						
NEIGHBORHOOD HEALTH PARTNERSHIP INC.	15-19955	11/10/2015	1,778	-5.0	8.0	2.6
UNITEDHEALTHCARE OF FLORIDA INC.	15-07855	06/05/2015	28,116	-2.0	9.0	6.8
UNITEDHEALTHCARE OF FLORIDA INC.	15-19954	11/10/2015	5,323	-9.2	8.0	-1.9
<b><i>Health Maintenance Organization Individual Individual</i></b>						
AETNA HEALTH INC.	15-08137	05/19/2015	3,846	10.5	0.0	10.5
AVMED INC.	14-20571	01/14/2015	4,536	0.0	0.0	0.0
FLORIDA HEALTH CARE PLAN INC.	15-19144	09/29/2015	38	0.0	0.0	0.0
FLORIDA HEALTH SOLUTION HMO COMPANY	15-10943	08/25/2015	57	-2.5	0.0	-2.5
FLORIDA HEALTH SOLUTION HMO COMPANY	15-22623	11/12/2015	91	-5.3	0.0	-5.3
<b><i>Individual Health - Hospital Surgical Medical Expense</i></b>						
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	15-04400	05/07/2015	36,602	15.0	0.0	15.0
CENTRAL UNITED LIFE INSURANCE COMPANY	14-21290	01/14/2015	49	5.0	0.0	5.0
CIGNA HEALTH AND LIFE INSURANCE COMPANY	15-05487	06/04/2015	5,490	-3.5	0.0	-3.5



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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>
<b><i>Individual Health - Hospital Surgical Medical Expense</i></b>						
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	15-22041	11/18/2015	26	7.0	0.0	7.0
<b><i>Individual Health Accident Only</i></b>						
JOHN ALDEN LIFE INSURANCE COMPANY	15-07900	06/15/2015	36	-37.0	0.0	-37.0
LOYAL AMERICAN LIFE INSURANCE COMPANY	15-00130	01/28/2015	6	-20.0	0.0	-20.0
TIME INSURANCE COMPANY	15-06207	05/15/2015	1,103	-11.5	0.0	-11.5
TIME INSURANCE COMPANY	15-07899	06/15/2015	5,857	-37.0	0.0	-37.0
TRANSAMERICA LIFE INSURANCE COMPANY	15-18702	09/21/2015	2,487	0.0	0.0	0.0
<b><i>Individual Health Dental</i></b>						
ALL SAVERS INSURANCE COMPANY	15-18832	09/11/2015	0	0.0	4.0	4.0
FLORIDA COMBINED LIFE INSURANCE COMPANY INC	15-10603	06/26/2015	45,439	0.0	3.0	3.0
GOLDEN RULE INSURANCE COMPANY	15-18838	09/11/2015	0	0.0	4.0	4.0
HUMANA INSURANCE COMPANY	15-11765	07/09/2015	4,345	5.0	0.0	5.0
MEDICO INSURANCE COMPANY	15-18423	10/01/2015	1,640	9.0	0.0	9.0



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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>
<b><i>Individual Health Dental</i></b>						
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	15-10517	06/19/2015	17	2.9	0.0	2.9
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	15-10631	06/25/2015	1,482	0.0	0.0	0.0
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	15-10704	06/27/2015	0	13.6	0.0	13.6
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	15-10747	06/27/2015	12	0.0	0.0	0.0
UNITEDHEALTHCARE LIFE INSURANCE COMPANY	15-10771	06/25/2015	4,234	0.0	4.0	4.0
<b><i>Individual Health Disability Income</i></b>						
ASSURITY LIFE INSURANCE COMPANY	15-18658	10/06/2015	1,177	-17.4	0.0	-17.4
OHIO NATIONAL LIFE ASSURANCE CORPORATION	15-21317	12/21/2015	118	0.0	0.0	0.0
RIVERSOURCE LIFE INSURANCE COMPANY	15-14351	08/10/2015	6,160	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	15-20398	11/19/2015	8,625	-17.3	0.0	-17.3
<b><i>Individual Health Hospital Indemnity</i></b>						
COMBINED INSURANCE COMPANY OF AMERICA	15-01905	03/19/2015	2,110	0.0	0.0	0.0
<b><i>Individual Health Major Medical - Other</i></b>						
AMERICAN NATIONAL INSURANCE COMPANY	15-11763	06/11/2015	25	7.8	0.0	7.8



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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>
<b><i>Individual Health Major Medical - Other</i></b>						
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	15-05602	04/03/2015	99,928	5.7	0.0	5.7
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	15-19028	09/17/2015	17	7.8	0.0	7.8
HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC.	15-19114	10/15/2015	9,440	0.0	0.0	0.0
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	15-04988	04/03/2015	7	7.8	0.0	7.8
METROPOLITAN LIFE INSURANCE COMPANY	15-00808	02/03/2015	4	7.8	0.0	7.8
METROPOLITAN LIFE INSURANCE COMPANY	15-00994	02/03/2015	79	7.8	0.0	7.8
NORTHWESTERN NATIONAL INSURANCE COMPANY	15-16014	08/31/2015	16	7.8	0.0	7.8
PYRAMID LIFE INSURANCE COMPANY (THE)	15-11304	05/28/2015	5	7.8	0.0	7.8
<b><i>Individual Health Major Medical Short Term</i></b>						
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	15-07786	05/05/2015	1,733	24.9	0.0	24.9
INDEPENDENCE AMERICAN INSURANCE COMPANY	15-04516	04/24/2015	0	-6.8	14.5	6.7
STANDARD SECURITY LIFE INSURANCE CO. OF NEW YORK	15-04515	04/24/2015	0	-6.8	14.5	6.7



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<b><i>Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only</i></b>						
AMERICAN HERITAGE LIFE INSURANCE COMPANY	14-20393	01/07/2015	640	29.7	0.0	29.7
CENTRAL UNITED LIFE INSURANCE COMPANY	14-21074	01/23/2015	1,186	3.0	0.0	3.0
JACKSON NATIONAL LIFE INSURANCE COMPANY	15-14866	08/31/2015	1,273	7.0	0.0	7.0
MUTUAL OF OMAHA INSURANCE COMPANY	15-18649	10/08/2015	9,793	0.0	0.0	0.0
<b><i>Individual Health Vision</i></b>						
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	15-16385	09/04/2015	8,406	0.0	0.0	0.0
GOLDEN RULE INSURANCE COMPANY	15-18782	10/12/2015	2,348	-43.8	0.0	-43.8
<b><i>Individual Medicare Supplement Medicare Select</i></b>						
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	15-16061	10/13/2015	32,535	1.3	0.0	1.3
GERBER LIFE INSURANCE COMPANY	15-00552	02/23/2015	106	0.0	0.0	0.0
MEDICO INSURANCE COMPANY	15-00864	03/11/2015	3,229	5.1	0.0	5.1
MUTUAL OF OMAHA INSURANCE COMPANY	15-16482	09/28/2015	598	0.0	0.0	0.0
UNITED WORLD LIFE INSURANCE COMPANY	15-22308	12/30/2015	275	-3.0	0.0	-3.0



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<b><i>Individual Medicare Supplement Prestandardized</i></b>						
AMERICAN INCOME LIFE INSURANCE COMPANY	15-00863	02/13/2015	34	3.7	0.0	3.7
AMERICAN NATIONAL INSURANCE COMPANY	15-07922	05/27/2015	1	0.0	0.0	0.0
AMERICAN REPUBLIC INSURANCE COMPANY	15-07637	05/27/2015	29	0.0	0.0	0.0
AUTO-OWNERS LIFE INSURANCE COMPANY	15-04657	05/11/2015	19	0.0	0.0	0.0
BANKERS LIFE AND CASUALTY COMPANY	15-02040	03/23/2015	1,258	0.0	0.0	0.0
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	15-15869	09/14/2015	7,771	0.0	0.0	0.0
CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA	15-04436	04/08/2015	39	0.0	0.0	0.0
CINCINNATI LIFE INSURANCE COMPANY (THE)	15-23888	12/15/2015	1	0.0	0.0	0.0
LIBERTY NATIONAL LIFE INSURANCE COMPANY	15-09395	05/28/2015	5	0.0	0.0	0.0
MEDICO INSURANCE COMPANY	14-21156	02/10/2015	43	0.0	0.0	0.0
NATIONWIDE LIFE INSURANCE COMPANY	15-00816	02/04/2015	63	3.7	0.0	3.7



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<b><i>Individual Medicare Supplement Prestandardized</i></b>						
OXFORD LIFE INSURANCE COMPANY	15-01333	03/04/2015	90	0.0	0.0	0.0
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	15-18610	10/13/2015	53	0.0	0.0	0.0
TRUSTMARK INSURANCE COMPANY	15-13331	07/31/2015	10	0.0	0.0	0.0
UNION FIDELITY LIFE INSURANCE COMPANY	15-15290	08/10/2015	30	0.0	0.0	0.0
UNITED AMERICAN INSURANCE COMPANY	15-14649	08/10/2015	1,009	0.0	0.0	0.0
<b><i>Individual Medicare Supplement Standard Plans</i></b>						
AETNA LIFE INSURANCE COMPANY	15-15731	08/27/2015	641	3.7	0.0	3.7
AMERICAN CONTINENTAL INSURANCE COMPANY	15-08534	05/21/2015	18	0.0	0.0	0.0
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	15-09332	06/12/2015	1,002	0.0	0.0	0.0
AMERICAN PIONEER LIFE INSURANCE COMPANY	15-14615	08/05/2015	12	0.0	0.0	0.0
AMERICAN REPUBLIC INSURANCE COMPANY	15-07282	05/29/2015	129	0.0	0.0	0.0
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	15-12551	06/30/2015	615	0.0	0.0	0.0



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<b><i>Individual Medicare Supplement Standard Plans</i></b>						
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	15-16060	10/13/2015	137,033	1.2	0.0	1.2
CELTIC INSURANCE COMPANY	14-19379	01/12/2015	1,773	0.0	0.0	0.0
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	15-05048	04/07/2015	6	0.0	0.0	0.0
CENTRAL UNITED LIFE INSURANCE COMPANY	15-01582	02/24/2015	76	3.7	0.0	3.7
CIGNA HEALTH AND LIFE INSURANCE COMPANY	15-15101	08/01/2015	0	3.7	0.0	3.7
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	15-15056	08/03/2015	5	3.7	0.0	3.7
GERBER LIFE INSURANCE COMPANY	15-00511	03/04/2015	3,184	0.7	0.0	0.7
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	15-14478	08/13/2015	198	3.7	0.0	3.7
GREAT AMERICAN LIFE INSURANCE COMPANY	15-21850	12/08/2015	166	1.0	0.0	1.0
HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC.	15-01013	03/10/2015	4,788	0.0	0.0	0.0
HUMANADENTAL INSURANCE COMPANY	15-01305	03/20/2015	60	0.0	0.0	0.0



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<b><i>Individual Medicare Supplement Standard Plans</i></b>						
JACKSON NATIONAL LIFE INSURANCE COMPANY	15-08475	06/03/2015	32	0.0	0.0	0.0
JOHN ALDEN LIFE INSURANCE COMPANY	15-07254	05/16/2015	130	0.0	0.0	0.0
MUTUAL OF OMAHA INSURANCE COMPANY	15-15924	09/21/2015	8,878	-5.7	0.0	-5.7
NATIONWIDE LIFE INSURANCE COMPANY	15-00817	02/06/2015	439	3.7	0.0	3.7
OXFORD LIFE INSURANCE COMPANY	15-15821	10/10/2015	1,593	0.0	0.0	0.0
PRINCIPAL LIFE INSURANCE COMPANY	15-08018	06/26/2015	3,787	-3.0	0.0	-3.0
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	15-18768	10/13/2015	2,087	0.0	0.0	0.0
UNITED WORLD LIFE INSURANCE COMPANY	15-20378	11/30/2015	2,872	-4.0	0.0	-4.0
USAA LIFE INSURANCE COMPANY	14-18499	01/09/2015	8,784	23.1	0.0	23.1
USAA LIFE INSURANCE COMPANY	15-24267	12/01/2015	8,784	0.0	0.0	0.0
<b><i>Long Term Care - Other</i></b>						
TRANSAMERICA LIFE INSURANCE COMPANY	15-02989	03/06/2015	.	0.0	0.0	0.0



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<b><i>Long Term Care Comprehensive- Other</i></b>						
CMFG LIFE INSURANCE COMPANY	15-19749	12/10/2015	2,995	7.0	0.0	7.0
CONSTITUTION LIFE INSURANCE COMPANY	15-15879	11/20/2015	820	12.0	0.0	12.0
CONTINENTAL GENERAL INSURANCE COMPANY	15-07904	09/04/2015	404	11.0	0.0	11.0
GENWORTH LIFE INSURANCE COMPANY	14-21538	04/16/2015	54,227	17.7	0.0	17.7
JOHN HANCOCK LIFE INSURANCE COMPANY U.S.A.	15-07577	05/29/2015	38,933	13.4	0.0	13.4
KANAWHA INSURANCE COMPANY	15-14844	08/21/2015	6,195	13.6	0.0	13.6
METLIFE INSURANCE COMPANY USA	14-19724	05/22/2015	6,235	10.0	0.0	10.0
PYRAMID LIFE INSURANCE COMPANY (THE)	15-15881	11/03/2015	45	10.0	0.0	10.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	15-06895	07/08/2015	6,434	12.5	0.0	12.5
UNITED AMERICAN INSURANCE COMPANY	15-11341	08/18/2015	193	3.7	0.0	3.7
UNITED TEACHER ASSOCIATES INSURANCE COMPANY	15-00237	05/19/2015	1,758	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>
<b><i>Long Term Care Facility Only - Other</i></b>						
METLIFE INSURANCE COMPANY USA	14-19725	05/22/2015	344	5.0	0.0	5.0
<b><i>Long Term Care Non-Facility Only</i></b>						
AMERICAN PIONEER LIFE INSURANCE COMPANY	15-00641	04/22/2015	643	12.0	0.0	12.0
CONSTITUTION LIFE INSURANCE COMPANY	15-00635	04/22/2015	5	12.0	0.0	12.0
KANAWHA INSURANCE COMPANY	15-14843	09/15/2015	727	10.1	0.0	10.1
PYRAMID LIFE INSURANCE COMPANY (THE)	15-00637	04/22/2015	44	12.0	0.0	12.0
<b><i>Medicare Supplement Assumption Agreement</i></b>						
TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	15-10095	06/24/2015	1,452	0.0	0.0	0.0
<b><i>Medicare Supplement Other</i></b>						
CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA	15-08785	06/11/2015	1,366	0.0	0.0	0.0
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	15-05061	05/22/2015	407	0.0	0.0	0.0
HARTFORD LIFE INSURANCE COMPANY	15-05060	05/19/2015	150	0.0	0.0	0.0
IDEALIFE INSURANCE COMPANY	15-06950	04/23/2015	217	3.7	0.0	3.7
<b><i>Prepaid Dental Service Plan Corporation</i></b>						
CIGNA DENTAL HEALTH OF FLORIDA INC.	14-20094	01/08/2015	81,566	-15.4	4.1	-11.3



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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>
<b><i>Prepaid Dental Service Plan Corporation</i></b>						
CIGNA DENTAL HEALTH OF FLORIDA INC.	15-17782	09/11/2015	79,816	-7.8	4.0	-4.2
COMPBENEFITS COMPANY	15-10191	06/02/2015	24,412	-19.0	0.0	-19.0
COMPBENEFITS COMPANY	15-13528	07/06/2015	25,776	-24.0	0.0	-24.0
COMPBENEFITS COMPANY	15-16796	08/25/2015	25,211	-2.4	0.0	-2.4
DENTAQUEST OF FLORIDA INC.	15-13127	07/17/2015	2,030	-13.5	0.0	-13.5
FLORIDA DENTAL BENEFITS INC.	15-17005	09/16/2015	3,380	15.3	0.0	15.3
SAFEGUARD HEALTH PLANS INC.	15-08834	06/16/2015	0	-3.8	4.0	0.0
SAFEGUARD HEALTH PLANS INC.	15-20643	11/24/2015	37,573	7.3	0.0	7.3
<b><i>Prepaid Limited Health Service Organization</i></b>						
DELTA DENTAL INSURANCE COMPANY	15-09049	06/17/2015	50,770	-5.8	0.0	-5.8
DELTA DENTAL INSURANCE COMPANY	15-09050	06/17/2015	82	-5.8	0.0	-5.8
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	15-08866	06/18/2015	60	-2.6	0.0	-2.6



*Year-to-Date Rate Changes by Product, December 31, 2015*

<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>						
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	15-08965	07/02/2015	29,924	10.0	0.0	10.0
SOLSTICE BENEFITS INC.	15-09903	06/26/2015	4,799	-36.0	4.0	-33.4
SOLSTICE BENEFITS INC.	15-09911	06/24/2015	0	-36.0	4.0	-33.4

**Product Glossary by Florida Line of Business (LOB)**

**Accident and Health Products**

<b>LOB Definition</b>	<b>Product</b>	<b>Product Definition</b>
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 Accidental Death and Dismemberment	An insurance contract that pays a stated benefit in the event of death and/or dismemberment caused by accident or specified kinds of accidents.
	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 Hospital Surgical Medical Expense Any Size Group	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. A hospital/surgical/medical expense contract that may be issued to any size group.
	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	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.
		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.
	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 Assumption Agreement	An insurance certificate issued on an existing insurance contract indicating that another insurer has assumed all of the risk under the contract from the ceding insurance company.
	Health Blanket Accident or Sickness	A health insurance contract that covers all of a class of persons not individually identified in the contract.
	Health Conversion	Guarantees an insured whose coverage is ending for specified reasons a right to purchase a policy without presenting evidence of insurability.

**Product Glossary by Florida Line of Business (LOB)**

**Accident and Health Products (Continued)**

<b>LOB Definition</b>	<b>Product</b>	<b>Product Definition</b>
	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.
	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.

**Product Glossary by Florida Line of Business (LOB)**

**Accident and Health Products (Continued)**

<b>LOB Definition</b>	<b>Product</b>	<b>Product Definition</b>
	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 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 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.
	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.
	Long Term Care - Other	Coverage that provides reimbursement for the following long term care services: nursing home care, assisted living care, home health care and adult day care.

**Product Glossary by Florida Line of Business (LOB)**

**Accident and Health Products (Continued)**

<b>LOB Definition</b>	<b>Product</b>	<b>Product Definition</b>
	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 Facility Only - Other	A policy or rider that provides coverage only while a policyholder is confined to a nursing home and meets the policy requirements for coverage.
	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.
	Medicare Supplement Assumption Agreement	An insurance certificate issued on an existing insurance contract indicating that another insurer has assumed all of the risk under the contract from the ceding insurance company.
	Medicare Supplement Other	SEE LOB DEFINITION.

**Credit Disability Products**

<b>LOB Definition</b>	<b>Product</b>	<b>Product Definition</b>
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)**

**Fraternal Accident and Health Products**

<b>LOB Definition</b>	<b>Product</b>	<b>Product Definition</b>
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.	Fraternal Individual Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
	Fraternal Individual Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.
	Fraternal Long Term Care Comprehensive	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.
	Fraternal Medicare Supplement Other	SEE LOB DEFINITION.

**Product Glossary by Florida Line of Business (LOB)**

**Health Maintenance Organization (HMOs) Plans**

<b>LOB Definition</b>	<b>Product</b>	<b>Product Definition</b>
As defined in Section 641.19(12), FS.	Health Maintenance Organization Assumption Agreement	An insurance certificate issued on an existing insurance contract indicating that another insurer has assumed all of the risk under the contract from the ceding insurance company.
	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**

<b>LOB Definition</b>	<b>Product</b>	<b>Product Definition</b>
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.

**Prepaid Limited Health Services Organization Plans**

<b>LOB Definition</b>	<b>Product</b>	<b>Product Definition</b>
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.	Prepaid Limited Health Service Organization	SEE LOB DEFINITION.