



Accident and Health

Year-to-Date Rate Changes Report

October 31, 2016

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'.

Accident and Health, Year-to-Date Rate Changes Report*Through October 31, 2016*

By Company						
Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
4 EVER LIFE INSURANCE COMPANY						
Group Health Major Medical Small Group Only	16-13677	07/22/2016	.	0.0	0.0	0.0
ABILITY INSURANCE COMPANY						
Long Term Care Comprehensive - Other	16-08020	08/10/2016	1,232	10.0	0.0	10.0
ACE AMERICAN INSURANCE COMPANY						
Individual Health Travel	16-08944	06/10/2016	.	0.0	0.0	0.0
AETNA HEALTH INC.						
Health Maintenance Organization Individual Individual	16-09671	05/26/2016	3,079	5.5	0.0	5.5
AETNA LIFE INSURANCE COMPANY						
Group Health Dental	16-18122	09/22/2016	13,141	-1.8	4.1	2.2
Group Medicare Supplement Standard Plans	16-17570	09/22/2016	164	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	16-18292	09/23/2016	1,235	3.2	0.0	3.2
ALL SAVERS INSURANCE COMPANY						
Group Health Major Medical Small Group Only	16-03653	04/25/2016	1,572	0.0	8.0	8.0
Health Excess or Stop Loss	16-05666	04/13/2016	2,012	-15.4	12.5	-4.8
	16-22777	10/28/2016	2,546	0.0	12.5	12.5
Individual Health Dental	16-20772	09/14/2016	0	-26.8	0.0	-26.8
Individual Health Vision	16-17379	08/24/2016	0	-37.9	0.0	-37.9
AMERICAN CONTINENTAL INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	16-19198	09/29/2016	16	0.0	0.0	0.0
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS						
Individual Medicare Supplement Prestandardized	16-16762	09/07/2016	151	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	16-16764	09/08/2016	834	0.0	0.0	0.0
AMERICAN GENERAL LIFE INSURANCE COMPANY						
Medicare Supplement Other	16-18916	09/27/2016	126	0.0	0.0	0.0
*If blank, please see product name in previous row(s)						

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By Company						
Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
AMERICAN HEALTH AND LIFE INSURANCE COMPANY						
Credit Disability	16-07378	04/15/2016	14,767	0.0	0.0	0.0
AMERICAN HERITAGE LIFE INSURANCE COMPANY						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	15-25171	01/29/2016	423	20.0	0.0	20.0
AMERICAN INCOME LIFE INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-08164	05/23/2016	26	0.0	0.0	0.0
AMERICAN NATIONAL INSURANCE COMPANY						
Individual Health Major Medical - Other	16-13284	07/07/2016	22	0.0	0.0	0.0
Individual Health Specified Disease Limited Benefit Dread Disease	16-04832	04/13/2016	146	0.0	0.0	0.0
Individual Medicare Supplement Prestandardized	16-08777	06/06/2016	1	0.0	0.0	0.0
AMERICAN NATIONAL LIFE INS. CO. OF TEXAS						
Health Conversion	16-07840	04/29/2016	11	0.0	0.0	0.0
AMERICAN REPUBLIC INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-14337	08/29/2016	22	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	16-14400	08/30/2016	108	0.0	0.0	0.0
AUTO-OWNERS LIFE INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-09148	06/09/2016	15	0.0	0.0	0.0
AVMED INC.						
Health Maintenance Organization Group Small Group Only	15-24502	02/02/2016	9,651	2.8	8.0	11.0
	16-15708	08/23/2016	8,384	6.9	0.0	6.9
Health Maintenance Organization Individual Individual	16-00920	02/25/2016	2,976	-5.0	7.6	2.2
AXA EQUITABLE LIFE INSURANCE COMPANY						
Long Term Care Other Accelerated Benefit Rider	16-11535	06/03/2016	96	0.0	0.0	0.0
BANKERS LIFE AND CASUALTY COMPANY						
Group Medicare Supplement Standard Plans	16-02782	03/17/2016	4,234	0.0	0.0	0.0
Individual Health Hospital Indemnity	16-02426	03/17/2016	.	0.0	0.0	0.0
*If blank, please see product name in previous row(s)						

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By Company						
Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
<i>BANKERS LIFE AND CASUALTY COMPANY</i>						
Individual Medicare Supplement Prestandardized	16-11095	06/29/2016	1,027	0.0	0.0	0.0
Medicare Supplement Other	16-18293	09/21/2016	9,414	0.0	0.0	0.0
<i>BLUE CROSS & BLUE SHIELD OF FLORIDA INC.</i>						
Group Health Major Medical Small Group Only	16-00181	01/06/2016	92,291	0.0	7.6	7.6
Group Medicare Supplement Standard Plans	16-15910	07/28/2016	150	0.0	0.0	0.0
Individual Health - Hospital Surgical Medical Expense	16-03135	04/15/2016	20,969	-6.9	0.0	-6.9
Individual Health Major Medical - Other	16-03127	04/15/2016	74,537	0.0	0.0	0.0
	16-21328	10/31/2016	17	7.8	0.0	7.8
Individual Health Major Medical Short Term	16-09631	05/24/2016	1,777	9.6	0.0	9.6
Individual Medicare Supplement Medicare Select	16-16499	10/05/2016	27,112	7.1	0.0	7.1
Individual Medicare Supplement Prestandardized	16-16121	08/30/2016	6,271	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	16-16502	10/04/2016	149,033	1.7	0.0	1.7
Long Term Care Comprehensive - Other	16-19091	09/28/2016	6,682	16.3	0.0	16.3
<i>CELTIC INSURANCE COMPANY</i>						
Individual Medicare Supplement Standard Plans	16-02100	03/21/2016	1,554	-3.0	0.0	-3.0
<i>CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA</i>						
Individual Medicare Supplement Prestandardized	16-06438	04/29/2016	30	0.0	0.0	0.0
Medicare Supplement Other	16-05469	04/19/2016	1,249	0.0	0.0	0.0
<i>CENTRAL STATES INDEMNITY COMPANY OF OMAHA</i>						
Individual Medicare Supplement Standard Plans	16-02424	03/14/2016	19	1.0	0.0	1.0
*If blank, please see product name in previous row(s)						

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By Company						
Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
CHESAPEAKE LIFE INSURANCE COMPANY						
Individual Health Accident Only	16-19665	09/14/2016	774	-30.0	0.0	-30.0
CIGNA DENTAL HEALTH OF FLORIDA INC.						
Prepaid Dental Service Plan Corporation	16-08137	05/25/2016	0	0.0	3.0	3.0
	16-17099	09/07/2016	78,011	-9.2	4.0	-5.6
CIGNA HEALTH AND LIFE INSURANCE COMPANY						
Group Medicare Supplement Standard Plans	16-10906	06/24/2016	1,467	0.0	0.0	0.0
Health Excess or Stop Loss	15-25292	01/27/2016	213,735	-4.5	5.0	0.3
Individual Health - Hospital Surgical Medical Expense	16-08592	06/14/2016	5,086	1.3	0.0	1.3
COLONIAL PENN LIFE INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-05391	04/07/2016	136	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	15-17041	01/13/2016	18,317	0.0	0.0	0.0
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	16-22523	10/06/2016	5	0.0	0.0	0.0
COMBINED INSURANCE COMPANY OF AMERICA						
Individual Health Disability Income	16-14620	08/10/2016	3,872	0.0	0.0	0.0
CONNECTICUT GENERAL LIFE INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	16-06421	05/12/2016	22	1.0	0.0	1.0
CONSTITUTION LIFE INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	16-17377	09/12/2016	11	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY						
Long Term Care Comprehensive - Other	15-19709	03/10/2016	15,051	16.0	0.0	16.0
Long Term Care Facility Only - Other	15-19710	03/10/2016	294	8.0	0.0	8.0
CONTINENTAL GENERAL INSURANCE COMPANY						
Group Medicare Supplement Standard Plans	16-06481	05/12/2016	51	1.0	0.0	1.0
Individual Medicare Supplement Prestandardized	16-10541	06/22/2016	73	1.0	0.0	1.0
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Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
CONTINENTAL LIFE INS. CO. OF BRENTWOOD TENNESSEE						
Individual Medicare Supplement Prestandardized	16-09300	05/26/2016	11	0.0	0.0	0.0
DELTA DENTAL INSURANCE COMPANY						
Group Health Dental	16-10511	07/22/2016	15	0.9	0.0	0.9
Individual Health Dental	16-10510	07/22/2016	1,721	-5.0	0.0	-5.0
Prepaid Limited Health Service Organization	16-02539	03/21/2016	114,200	-16.0	4.0	-12.6
	16-09885	07/05/2016	42,124	-10.0	0.0	-10.0
	16-09887	06/23/2016	1,720	0.0	0.0	0.0
	16-19239	10/05/2016	114,000	0.0	0.0	0.0
DENTAQUEST OF FLORIDA INC.						
Prepaid Dental Service Plan Corporation	16-10244	06/24/2016	13	-4.8	0.0	-4.8
	16-10245	06/24/2016	1,918	-5.7	0.0	-5.7
DENTEGRA INSURANCE COMPANY						
Group Health Dental	16-10508	07/22/2016	9	-5.3	0.0	-5.3
Individual Health Dental	16-10509	07/22/2016	151	-7.2	0.0	-7.2
EVERENCE ASSOCIATION INC.						
Fraternal Individual Medicare Supplement Standard Plans	16-01601	02/12/2016	287	1.0	0.0	1.0
FLORIDA COMBINED LIFE INSURANCE COMPANY INC						
Individual Health Dental	16-07767	05/17/2016	39,071	-1.2	0.0	-1.2
	16-10402	06/25/2016	55,195	1.4	2.0	3.4
Prepaid Dental Service Plan Corporation	15-25090	01/29/2016	13,042	-21.7	0.0	-21.7
FLORIDA HEALTH CARE PLAN INC.						
Health Maintenance Organization Group Small Group Only	16-05741	04/13/2016	1,677	4.9	0.0	4.9
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Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
FLORIDA HEALTH CARE PLAN INC.						
Health Maintenance Organization Group Small Group Only	16-05742	04/13/2016	541	4.9	0.0	4.9
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-14355	08/04/2016	8	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	16-03019	03/17/2016	661	0.0	0.0	0.0
GERBER LIFE INSURANCE COMPANY						
Individual Medicare Supplement Medicare Select	15-24972	01/26/2016	94	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	15-24384	01/15/2016	2,911	1.2	0.0	1.2
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-06261	04/05/2016	13	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	16-08492	06/03/2016	68	0.0	0.0	0.0
GOLDEN RULE INSURANCE COMPANY						
Individual Health Dental	16-15980	08/25/2016	8,775	-0.7	0.0	-0.7
	16-20768	09/14/2016	0	-26.8	0.0	-26.8
Individual Health Vision	16-17365	08/25/2016	0	-37.9	0.0	-37.9
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	16-16592	09/01/2016	213	1.0	0.0	1.0
GREAT MIDWEST INSURANCE COMPANY						
Health Excess or Stop Loss	16-02531	03/16/2016	0	0.0	20.2	20.2
GUARANTEE TRUST LIFE INSURANCE COMPANY						
Individual Health Hospital Indemnity	15-23938	01/13/2016	3,248	0.0	0.0	0.0
Medicare Supplement Other	16-18222	09/23/2016	100	1.0	0.0	1.0
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA						
Group Health Dental	15-25166	02/09/2016	43,127	-10.0	2.0	-8.2
	16-10336	06/25/2016	46	-7.9	0.0	-7.9
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Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA						
Group Health Disability Income	16-08952	06/15/2016	18,226	0.0	0.0	0.0
Individual Health Dental	16-10351	06/25/2016	391	-4.4	0.0	-4.4
Prepaid Limited Health Service Organization	16-10108	06/23/2016	10	-0.1	0.0	-0.1
	16-10121	08/23/2016	23,573	-5.0	0.0	-5.0
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY						
Group Health Disability Income	16-03106	03/29/2016	168,154	1.0	0.0	1.0
Medicare Supplement Other	16-18358	09/22/2016	462	0.0	0.0	0.0
HARTFORD LIFE INSURANCE COMPANY						
Medicare Supplement Other	16-18357	09/22/2016	142	0.0	0.0	0.0
HEALTHPLEX DENTAL SERVICES INC.						
Prepaid Dental Service Plan Corporation	16-09770	08/23/2016	255	0.0	0.0	0.0
HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC.						
Individual Medicare Supplement Standard Plans	16-08811	06/20/2016	5,810	3.4	0.0	3.4
HUMANA INSURANCE COMPANY						
Group Health Dental	16-01641	03/14/2016	24,428	0.0	0.0	0.0
HUMANADENTAL INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	16-15801	08/25/2016	48	0.0	0.0	0.0
IDEALIFE INSURANCE COMPANY						
Medicare Supplement Other	16-09439	05/25/2016	167	1.0	0.0	1.0
ILLINOIS MUTUAL LIFE INSURANCE COMPANY						
Individual Health Major Medical - Other	16-05989	03/25/2016	6	7.8	0.0	7.8
INDEPENDENCE AMERICAN INSURANCE COMPANY						
Individual Health Major Medical Short Term	16-14068	08/09/2016	62	-7.1	12.4	4.4
JACKSON NATIONAL LIFE INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	16-07403	05/16/2016	32	0.0	0.0	0.0
JOHN ALDEN LIFE INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	16-14967	08/01/2016	108	0.0	0.0	0.0
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Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
KANAWHA INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	16-17814	09/13/2016	78	0.0	0.0	0.0
LIBERTY NATIONAL LIFE INSURANCE COMPANY						
Individual Health Accident Only	15-23378	03/03/2016	9,009	20.2	0.0	20.2
Individual Medicare Supplement Prestandardized	16-08761	05/23/2016	4	0.0	0.0	0.0
LIFE INSURANCE COMPANY OF ALABAMA						
Individual Health Accident Only	16-05162	06/03/2016	61	0.0	0.0	0.0
LINCOLN NATIONAL LIFE INSURANCE COMPANY						
Group Health Dental	16-15373	09/01/2016	18,406	0.0	0.0	0.0
LOYAL AMERICAN LIFE INSURANCE COMPANY						
Individual Health Accident Only	16-01984	03/08/2016	109	-0.3	0.0	-0.3
MADISON NATIONAL LIFE INSURANCE COMPANY INC.						
Group Health Dental	16-12449	07/08/2016	0	0.0	6.0	6.0
Individual Health Dental	16-03064	03/21/2016	0	0.0	5.6	5.6
MEDICO INSURANCE COMPANY						
Individual Health Dental	16-17792	09/16/2016	2,016	7.5	0.0	7.5
Individual Medicare Supplement Medicare Select	16-19631	10/11/2016	2,271	3.0	0.0	3.0
Individual Medicare Supplement Standard Plans	15-24263	01/13/2016	164	0.0	0.0	0.0
Long Term Care Comprehensive - Other	16-08022	08/10/2016	1,232	10.0	0.0	10.0
METLIFE INSURANCE COMPANY USA						
Long Term Care Comprehensive - Other	16-02551	07/08/2016	5,877	11.2	0.0	11.2
Long Term Care Facility Only - Other	16-02552	07/08/2016	309	5.5	0.0	5.5
METROPOLITAN LIFE INSURANCE COMPANY						
Group Health Dental	16-08348	06/03/2016	80	0.0	5.5	5.5
	16-08478	08/23/2016	23,600	0.0	5.5	5.5
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Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
METROPOLITAN LIFE INSURANCE COMPANY						
Health Conversion	16-05087	03/10/2016	26	7.8	0.0	7.8
Individual Health Dental	15-24314	01/12/2016	0	0.0	6.1	6.1
Individual Health Major Medical - Other	16-02336	02/22/2016	4	7.8	0.0	7.8
	16-02337	02/19/2016	65	7.8	0.0	7.8
MONY LIFE INSURANCE COMPANY OF AMERICA						
Group Health Vision	16-01025	02/26/2016	0	0.0	3.0	3.0
Long Term Care Other Accelerated Benefit Rider	16-11546	06/03/2016	348	0.0	0.0	0.0
MUTUAL OF OMAHA INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-07489	05/20/2016	49	1.0	0.0	1.0
Individual Medicare Supplement Standard Plans	16-20133	10/24/2016	8,289	-8.0	0.0	-8.0
NATIONAL GUARDIAN LIFE INSURANCE COMPANY						
Group Health Dental	16-03399	03/25/2016	138	-3.4	3.5	-0.1
Group Health Vision	16-12374	07/06/2016	8,863	-5.0	4.5	-0.7
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH PA						
Health Blanket Accident or Sickness	16-09691	06/17/2016	77	0.0	0.0	0.0
NATIONWIDE LIFE INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-08949	06/06/2016	50	1.0	0.0	1.0
Individual Medicare Supplement Standard Plans	16-08951	06/08/2016	373	1.0	0.0	1.0
NEIGHBORHOOD HEALTH PARTNERSHIP INC.						
Health Maintenance Organization Group Small Group Only	16-13322	06/17/2016	18,779	0.0	0.0	0.0
NEW YORK LIFE INSURANCE COMPANY						
Medicare Supplement Other	16-06041	04/21/2016	48	1.0	0.0	1.0
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY						
Long Term Care Comprehensive - Other	16-07425	05/17/2016	12,164	0.0	0.0	0.0
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Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)						
Fraternal Individual Medicare Supplement Prestandardized	16-21948	09/30/2016	3	0.0	0.0	0.0
Fraternal Individual Medicare Supplement Standard Plans	16-15056	08/19/2016	1,193	0.0	0.0	0.0
OXFORD LIFE INSURANCE COMPANY						
Group Medicare Supplement Standard Plans	16-04600	04/18/2016	7	0.0	0.0	0.0
PACIFIC LIFE INSURANCE COMPANY						
Long Term Care Other Accelerated Benefit Rider	16-03390	03/29/2016	574	0.0	0.0	0.0
	16-17573	09/21/2016	238	0.0	0.0	0.0
PACIFICARE LIFE AND HEALTH INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	15-24915	03/11/2016	254	-10.0	0.0	-10.0
PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN						
Credit Disability	16-08566	06/03/2016	1,460	6.5	0.0	6.5
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	16-01024	03/03/2016	193	25.0	0.0	25.0
	16-13378	07/14/2016	930	15.0	0.0	15.0
PHYSICIANS MUTUAL INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-08387	06/03/2016	39	1.0	0.0	1.0
PRINCIPAL LIFE INSURANCE COMPANY						
Group Health Dental	16-25988	10/31/2016	25,953	-0.6	3.5	2.9
Group Health Disability Income	16-09212	07/22/2016	.	0.0	0.0	0.0
	16-09213	07/22/2016	.	0.0	0.0	0.0
	16-10630	06/24/2016	10,626	-0.3	0.0	-0.3
Group Health Vision	16-21145	10/24/2016	5,421	-9.5	2.5	-7.2
Group Medicare Supplement Prestandardized	16-13939	07/21/2016	2	1.0	0.0	1.0
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Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
PRINCIPAL LIFE INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	16-12987	08/02/2016	3,416	0.0	0.0	0.0
PROTECTIVE LIFE INSURANCE COMPANY						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	15-23979	02/10/2016	4,861	6.3	0.0	6.3
PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)						
Long Term Care Comprehensive - Other	15-16740	02/10/2016	3,460	14.5	0.0	14.5
PYRAMID LIFE INSURANCE COMPANY (THE)						
Individual Health Major Medical - Other	16-12431	05/31/2016	4	7.8	0.0	7.8
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA						
Group Health Dental	16-10447	08/23/2016	0	-1.3	0.0	-1.3
Individual Health Dental	16-01721	03/09/2016	10,553	0.0	0.0	0.0
	16-10342	08/23/2016	31	-0.5	0.0	-0.5
	16-10394	08/23/2016	2,047	-0.5	0.0	-0.5
	16-10442	08/23/2016	0	-0.6	0.0	-0.6
	16-10481	08/23/2016	19	-0.6	0.0	-0.6
RESERVE NATIONAL INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-19263	10/06/2016	62	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	16-19278	10/06/2016	26	0.0	0.0	0.0
ROYAL NEIGHBORS OF AMERICA						
Fraternal Medicare Supplement Other	16-02102	03/18/2016	21	0.0	0.0	0.0
SAFEGUARD HEALTH PLANS INC.						
Prepaid Dental Service Plan Corporation	16-08724	06/06/2016	29	-0.1	4.0	3.9
SHENANDOAH LIFE INSURANCE COMPANY						
Medicare Supplement Other	15-25008	02/08/2016	52	1.0	0.0	1.0
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-19204	09/28/2016	43	0.0	0.0	0.0
*If blank, please see product name in previous row(s)						

Accident and Health, Year-to-Date Rate Changes Report

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By Company						
Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
STANDARD SECURITY LIFE INSURANCE CO. OF NEW YORK						
Individual Health Major Medical Short Term	16-16500	08/09/2016	849	-7.1	12.4	4.4
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY						
Credit Disability	16-02657	02/29/2016	2,298	0.0	0.0	0.0
Individual Health Hospital Indemnity	16-14272	07/20/2016	48,170	11.4	0.0	11.4
Individual Medicare Supplement Prestandardized	15-23393	01/08/2016	313	7.0	0.0	7.0
Long Term Care Comprehensive - Other	16-11926	10/19/2016	6,293	15.0	0.0	15.0
STATE MUTUAL INSURANCE COMPANY						
Medicare Supplement Other	15-22946	02/05/2016	1,479	0.0	0.0	0.0
SUN LIFE ASSURANCE COMPANY OF CANADA						
Group Health Accidental Death and Dismemberment	16-09606	06/13/2016	180	-15.0	0.0	-15.0
THRIVENT FINANCIAL FOR LUTHERANS						
Fraternal Individual Medicare Supplement Prestandardized	16-13415	08/10/2016	30	1.0	0.0	1.0
TRANSAMERICA LIFE INSURANCE COMPANY						
Group Medicare Supplement Prestandardized	16-08950	06/09/2016	128	1.0	0.0	1.0
Long Term Care Comprehensive - Other	16-12506	06/27/2016	767	0.0	0.0	0.0
Medicare Supplement Other	16-10471	06/29/2016	6,146	0.0	0.0	0.0
TRANSAMERICA PREMIER LIFE INSURANCE COMPANY						
Group Medicare Supplement Standard Plans	15-25528	02/23/2016	1,422	0.0	0.0	0.0
TRUSTMARK INSURANCE COMPANY						
Individual Health Accident Only	15-22075	02/18/2016	28,148	0.0	0.0	0.0
Individual Medicare Supplement Prestandardized	16-14302	08/04/2016	7	0.0	0.0	0.0
TRUSTMARK LIFE INSURANCE COMPANY						
Health Excess or Stop Loss	16-00658	02/09/2016	745	13.5	12.0	27.1
	16-05540	04/01/2016	745	0.0	8.0	8.0
*If blank, please see product name in previous row(s)						

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<i>By Company</i>						
Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
UNION FIDELITY LIFE INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-21113	10/10/2016	20	0.0	0.0	0.0
UNION SECURITY INSURANCE COMPANY						
Group Health Disability Income	15-24855	01/29/2016	11,028	0.0	0.0	0.0
UNITED AMERICAN INSURANCE COMPANY						
Group Medicare Supplement Standard Plans	16-15818	08/29/2016	3,043	0.0	0.0	0.0
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	16-08640	06/02/2016	2,810	-17.3	0.0	-17.3
Individual Medicare Supplement Prestandardized	16-20456	10/19/2016	751	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans	15-10794	04/22/2016	28,685	-1.0	0.0	-1.0
UNITED CONCORDIA INSURANCE COMPANY						
Group Health Dental	16-08241	06/02/2016	6,106	0.0	0.0	0.0
UNITED OF OMAHA LIFE INSURANCE COMPANY						
Group Nonvariable Annuities Unallocated GIC	16-11209	05/25/2016	0	.	.	.
UNITED TEACHER ASSOCIATES INSURANCE COMPANY						
Individual Medicare Supplement Prestandardized	16-09772	05/23/2016	110	0.0	0.0	0.0
Medicare Supplement Other	16-18462	09/23/2016	1,590	0.0	0.0	0.0
UNITEDHEALTHCARE INSURANCE COMPANY						
Group Health Dental	16-01386	08/10/2016	40,144	-3.0	4.1	1.0
Group Health Major Medical Small Group Only	16-13324	06/17/2016	35,890	0.0	0.0	0.0
Medicare Supplement Other	16-19644	10/21/2016	450,559	0.1	0.0	0.1
UNITEDHEALTHCARE LIFE INSURANCE COMPANY						
Individual Health Dental	16-14663	08/11/2016	9,134	-26.8	0.0	-26.8
Individual Health Vision	16-12572	07/07/2016	3,820	-37.9	6.0	-34.2
UNITEDHEALTHCARE OF FLORIDA INC.						
Health Maintenance Organization Group Small Group Only	16-13326	06/17/2016	24,079	0.0	0.0	0.0
*If blank, please see product name in previous row(s)						

Accident and Health, Year-to-Date Rate Changes Report*Through October 31, 2016*

By Company						
Product*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
UNUM LIFE INSURANCE COMPANY OF AMERICA						
Group Health Disability Income	16-01395	03/04/2016	139,727	-1.2	0.0	-1.2
	16-06231	05/09/2016	85,272	-8.0	0.0	-8.0
USAA LIFE INSURANCE COMPANY						
Individual Medicare Supplement Standard Plans	16-08533	06/02/2016	9,114	0.0	0.0	0.0
*If blank, please see product name in previous row(s)						

Accident and Health, Year-to-Date Rate Changes Report*Through October 31, 2016*

By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
<i>Credit Disability</i>						
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	16-07378	04/15/2016	14,767	0.0	0.0	0.0
PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	16-08566	06/03/2016	1,460	6.5	0.0	6.5
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	16-02657	02/29/2016	2,298	0.0	0.0	0.0
<i>Fraternal Individual Medicare Supplement Prestandardized</i>						
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	16-21948	09/30/2016	3	0.0	0.0	0.0
THRIVENT FINANCIAL FOR LUTHERANS	16-13415	08/10/2016	30	1.0	0.0	1.0
<i>Fraternal Individual Medicare Supplement Standard Plans</i>						
EVERENCE ASSOCIATION INC.	16-01601	02/12/2016	287	1.0	0.0	1.0
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	16-15056	08/19/2016	1,193	0.0	0.0	0.0
<i>Fraternal Medicare Supplement Other</i>						
ROYAL NEIGHBORS OF AMERICA	16-02102	03/18/2016	21	0.0	0.0	0.0
<i>Group Health Accidental Death and Dismemberment</i>						
SUN LIFE ASSURANCE COMPANY OF CANADA	16-09606	06/13/2016	180	-15.0	0.0	-15.0
<i>Group Health Dental</i>						
AETNA LIFE INSURANCE COMPANY	16-18122	09/22/2016	13,141	-1.8	4.1	2.2
DELTA DENTAL INSURANCE COMPANY	16-10511	07/22/2016	15	0.9	0.0	0.9
DENTEGRA INSURANCE COMPANY	16-10508	07/22/2016	9	-5.3	0.0	-5.3
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	15-25166	02/09/2016	43,127	-10.0	2.0	-8.2
	16-10336	06/25/2016	46	-7.9	0.0	-7.9
HUMANA INSURANCE COMPANY	16-01641	03/14/2016	24,428	0.0	0.0	0.0
LINCOLN NATIONAL LIFE INSURANCE COMPANY	16-15373	09/01/2016	18,406	0.0	0.0	0.0
MADISON NATIONAL LIFE INSURANCE COMPANY INC.	16-12449	07/08/2016	0	0.0	6.0	6.0
*If blank, please see company name in previous row(s)						

Accident and Health, Year-to-Date Rate Changes Report

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By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Group Health Dental						
METROPOLITAN LIFE INSURANCE COMPANY	16-08348	06/03/2016	80	0.0	5.5	5.5
	16-08478	08/23/2016	23,600	0.0	5.5	5.5
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	16-03399	03/25/2016	138	-3.4	3.5	-0.1
PRINCIPAL LIFE INSURANCE COMPANY	16-25988	10/31/2016	25,953	-0.6	3.5	2.9
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	16-10447	08/23/2016	0	-1.3	0.0	-1.3
UNITED CONCORDIA INSURANCE COMPANY	16-08241	06/02/2016	6,106	0.0	0.0	0.0
UNITEDHEALTHCARE INSURANCE COMPANY	16-01386	08/10/2016	40,144	-3.0	4.1	1.0
Group Health Disability Income						
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	16-08952	06/15/2016	18,226	0.0	0.0	0.0
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	16-03106	03/29/2016	168,154	1.0	0.0	1.0
PRINCIPAL LIFE INSURANCE COMPANY	16-09212	07/22/2016	.	0.0	0.0	0.0
	16-09213	07/22/2016	.	0.0	0.0	0.0
	16-10630	06/24/2016	10,626	-0.3	0.0	-0.3
UNION SECURITY INSURANCE COMPANY	15-24855	01/29/2016	11,028	0.0	0.0	0.0
UNUM LIFE INSURANCE COMPANY OF AMERICA	16-01395	03/04/2016	139,727	-1.2	0.0	-1.2
	16-06231	05/09/2016	85,272	-8.0	0.0	-8.0
Group Health Major Medical Small Group Only						
4 EVER LIFE INSURANCE COMPANY	16-13677	07/22/2016	.	0.0	0.0	0.0
ALL SAVERS INSURANCE COMPANY	16-03653	04/25/2016	1,572	0.0	8.0	8.0
*If blank, please see company name in previous row(s)						

Accident and Health, Year-to-Date Rate Changes Report

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By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Group Health Major Medical Small Group Only						
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	16-00181	01/06/2016	92,291	0.0	7.6	7.6
UNITEDHEALTHCARE INSURANCE COMPANY	16-13324	06/17/2016	35,890	0.0	0.0	0.0
Group Health Vision						
MONY LIFE INSURANCE COMPANY OF AMERICA	16-01025	02/26/2016	0	0.0	3.0	3.0
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	16-12374	07/06/2016	8,863	-5.0	4.5	-0.7
PRINCIPAL LIFE INSURANCE COMPANY	16-21145	10/24/2016	5,421	-9.5	2.5	-7.2
Group Medicare Supplement Prestandardized						
PRINCIPAL LIFE INSURANCE COMPANY	16-13939	07/21/2016	2	1.0	0.0	1.0
TRANSAMERICA LIFE INSURANCE COMPANY	16-08950	06/09/2016	128	1.0	0.0	1.0
Group Medicare Supplement Standard Plans						
AETNA LIFE INSURANCE COMPANY	16-17570	09/22/2016	164	0.0	0.0	0.0
BANKERS LIFE AND CASUALTY COMPANY	16-02782	03/17/2016	4,234	0.0	0.0	0.0
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	16-15910	07/28/2016	150	0.0	0.0	0.0
CIGNA HEALTH AND LIFE INSURANCE COMPANY	16-10906	06/24/2016	1,467	0.0	0.0	0.0
CONTINENTAL GENERAL INSURANCE COMPANY	16-06481	05/12/2016	51	1.0	0.0	1.0
OXFORD LIFE INSURANCE COMPANY	16-04600	04/18/2016	7	0.0	0.0	0.0
TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	15-25528	02/23/2016	1,422	0.0	0.0	0.0
UNITED AMERICAN INSURANCE COMPANY	16-15818	08/29/2016	3,043	0.0	0.0	0.0
Group Nonvariable Annuities Unallocated GIC						
UNITED OF OMAHA LIFE INSURANCE COMPANY	16-11209	05/25/2016	0	.	.	.
Health Blanket Accident or Sickness						
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH PA	16-09691	06/17/2016	77	0.0	0.0	0.0
*If blank, please see company name in previous row(s)						

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By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Health Conversion						
AMERICAN NATIONAL LIFE INS. CO. OF TEXAS	16-07840	04/29/2016	11	0.0	0.0	0.0
METROPOLITAN LIFE INSURANCE COMPANY	16-05087	03/10/2016	26	7.8	0.0	7.8
Health Excess or Stop Loss						
ALL SAVERS INSURANCE COMPANY	16-05666	04/13/2016	2,012	-15.4	12.5	-4.8
	16-22777	10/28/2016	2,546	0.0	12.5	12.5
CIGNA HEALTH AND LIFE INSURANCE COMPANY	15-25292	01/27/2016	213,735	-4.5	5.0	0.3
GREAT MIDWEST INSURANCE COMPANY	16-02531	03/16/2016	0	0.0	20.2	20.2
TRUSTMARK LIFE INSURANCE COMPANY	16-00658	02/09/2016	745	13.5	12.0	27.1
	16-05540	04/01/2016	745	0.0	8.0	8.0
Health Maintenance Organization Group Small Group Only						
AVMED INC.	15-24502	02/02/2016	9,651	2.8	8.0	11.0
	16-15708	08/23/2016	8,384	6.9	0.0	6.9
FLORIDA HEALTH CARE PLAN INC.	16-05741	04/13/2016	1,677	4.9	0.0	4.9
	16-05742	04/13/2016	541	4.9	0.0	4.9
NEIGHBORHOOD HEALTH PARTNERSHIP INC.	16-13322	06/17/2016	18,779	0.0	0.0	0.0
UNITEDHEALTHCARE OF FLORIDA INC.	16-13326	06/17/2016	24,079	0.0	0.0	0.0
Health Maintenance Organization Individual Individual						
AETNA HEALTH INC.	16-09671	05/26/2016	3,079	5.5	0.0	5.5
AVMED INC.	16-00920	02/25/2016	2,976	-5.0	7.6	2.2
Individual Health - Hospital Surgical Medical Expense						
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	16-03135	04/15/2016	20,969	-6.9	0.0	-6.9
*If blank, please see company name in previous row(s)						

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By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Individual Health - Hospital Surgical Medical Expense						
CIGNA HEALTH AND LIFE INSURANCE COMPANY	16-08592	06/14/2016	5,086	1.3	0.0	1.3
Individual Health Accident Only						
CHESAPEAKE LIFE INSURANCE COMPANY	16-19665	09/14/2016	774	-30.0	0.0	-30.0
LIBERTY NATIONAL LIFE INSURANCE COMPANY	15-23378	03/03/2016	9,009	20.2	0.0	20.2
LIFE INSURANCE COMPANY OF ALABAMA	16-05162	06/03/2016	61	0.0	0.0	0.0
LOYAL AMERICAN LIFE INSURANCE COMPANY	16-01984	03/08/2016	109	-0.3	0.0	-0.3
TRUSTMARK INSURANCE COMPANY	15-22075	02/18/2016	28,148	0.0	0.0	0.0
Individual Health Dental						
ALL SAVERS INSURANCE COMPANY	16-20772	09/14/2016	0	-26.8	0.0	-26.8
DELTA DENTAL INSURANCE COMPANY	16-10510	07/22/2016	1,721	-5.0	0.0	-5.0
DENTEGRA INSURANCE COMPANY	16-10509	07/22/2016	151	-7.2	0.0	-7.2
FLORIDA COMBINED LIFE INSURANCE COMPANY INC	16-07767	05/17/2016	39,071	-1.2	0.0	-1.2
	16-10402	06/25/2016	55,195	1.4	2.0	3.4
GOLDEN RULE INSURANCE COMPANY	16-15980	08/25/2016	8,775	-0.7	0.0	-0.7
	16-20768	09/14/2016	0	-26.8	0.0	-26.8
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	16-10351	06/25/2016	391	-4.4	0.0	-4.4
MADISON NATIONAL LIFE INSURANCE COMPANY INC.	16-03064	03/21/2016	0	0.0	5.6	5.6
MEDICO INSURANCE COMPANY	16-17792	09/16/2016	2,016	7.5	0.0	7.5
METROPOLITAN LIFE INSURANCE COMPANY	15-24314	01/12/2016	0	0.0	6.1	6.1
*If blank, please see company name in previous row(s)						

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By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Individual Health Dental						
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA	16-01721	03/09/2016	10,553	0.0	0.0	0.0
	16-10342	08/23/2016	31	-0.5	0.0	-0.5
	16-10394	08/23/2016	2,047	-0.5	0.0	-0.5
	16-10442	08/23/2016	0	-0.6	0.0	-0.6
	16-10481	08/23/2016	19	-0.6	0.0	-0.6
UNITEDHEALTHCARE LIFE INSURANCE COMPANY	16-14663	08/11/2016	9,134	-26.8	0.0	-26.8
Individual Health Disability Income						
COMBINED INSURANCE COMPANY OF AMERICA	16-14620	08/10/2016	3,872	0.0	0.0	0.0
Individual Health Hospital Indemnity						
BANKERS LIFE AND CASUALTY COMPANY	16-02426	03/17/2016	.	0.0	0.0	0.0
GUARANTEE TRUST LIFE INSURANCE COMPANY	15-23938	01/13/2016	3,248	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	16-14272	07/20/2016	48,170	11.4	0.0	11.4
Individual Health Major Medical - Other						
AMERICAN NATIONAL INSURANCE COMPANY	16-13284	07/07/2016	22	0.0	0.0	0.0
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	16-03127	04/15/2016	74,537	0.0	0.0	0.0
	16-21328	10/31/2016	17	7.8	0.0	7.8
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	16-05989	03/25/2016	6	7.8	0.0	7.8
METROPOLITAN LIFE INSURANCE COMPANY	16-02336	02/22/2016	4	7.8	0.0	7.8
	16-02337	02/19/2016	65	7.8	0.0	7.8
PYRAMID LIFE INSURANCE COMPANY (THE)	16-12431	05/31/2016	4	7.8	0.0	7.8
*If blank, please see company name in previous row(s)						

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By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Individual Health Major Medical Short Term						
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	16-09631	05/24/2016	1,777	9.6	0.0	9.6
INDEPENDENCE AMERICAN INSURANCE COMPANY	16-14068	08/09/2016	62	-7.1	12.4	4.4
STANDARD SECURITY LIFE INSURANCE CO. OF NEW YORK	16-16500	08/09/2016	849	-7.1	12.4	4.4
Individual Health Specified Disease Limited Benefit Dread Disease						
AMERICAN NATIONAL INSURANCE COMPANY	16-04832	04/13/2016	146	0.0	0.0	0.0
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only						
AMERICAN HERITAGE LIFE INSURANCE COMPANY	15-25171	01/29/2016	423	20.0	0.0	20.0
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	16-01024	03/03/2016	193	25.0	0.0	25.0
	16-13378	07/14/2016	930	15.0	0.0	15.0
PROTECTIVE LIFE INSURANCE COMPANY	15-23979	02/10/2016	4,861	6.3	0.0	6.3
UNITED AMERICAN INSURANCE COMPANY	16-08640	06/02/2016	2,810	-17.3	0.0	-17.3
Individual Health Travel						
ACE AMERICAN INSURANCE COMPANY	16-08944	06/10/2016	.	0.0	0.0	0.0
Individual Health Vision						
ALL SAVERS INSURANCE COMPANY	16-17379	08/24/2016	0	-37.9	0.0	-37.9
GOLDEN RULE INSURANCE COMPANY	16-17365	08/25/2016	0	-37.9	0.0	-37.9
UNITEDHEALTHCARE LIFE INSURANCE COMPANY	16-12572	07/07/2016	3,820	-37.9	6.0	-34.2
Individual Medicare Supplement Medicare Select						
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	16-16499	10/05/2016	27,112	7.1	0.0	7.1
GERBER LIFE INSURANCE COMPANY	15-24972	01/26/2016	94	0.0	0.0	0.0
MEDICO INSURANCE COMPANY	16-19631	10/11/2016	2,271	3.0	0.0	3.0
Individual Medicare Supplement Prestandardized						
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	16-16762	09/07/2016	151	0.0	0.0	0.0
*If blank, please see company name in previous row(s)						

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By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Individual Medicare Supplement Prestandardized						
AMERICAN INCOME LIFE INSURANCE COMPANY	16-08164	05/23/2016	26	0.0	0.0	0.0
AMERICAN NATIONAL INSURANCE COMPANY	16-08777	06/06/2016	1	0.0	0.0	0.0
AMERICAN REPUBLIC INSURANCE COMPANY	16-14337	08/29/2016	22	0.0	0.0	0.0
AUTO-OWNERS LIFE INSURANCE COMPANY	16-09148	06/09/2016	15	0.0	0.0	0.0
BANKERS LIFE AND CASUALTY COMPANY	16-11095	06/29/2016	1,027	0.0	0.0	0.0
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	16-16121	08/30/2016	6,271	0.0	0.0	0.0
CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA	16-06438	04/29/2016	30	0.0	0.0	0.0
COLONIAL PENN LIFE INSURANCE COMPANY	16-05391	04/07/2016	136	0.0	0.0	0.0
CONTINENTAL GENERAL INSURANCE COMPANY	16-10541	06/22/2016	73	1.0	0.0	1.0
CONTINENTAL LIFE INS. CO. OF BRENTWOOD TENNESSEE	16-09300	05/26/2016	11	0.0	0.0	0.0
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	16-14355	08/04/2016	8	0.0	0.0	0.0
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	16-06261	04/05/2016	13	0.0	0.0	0.0
LIBERTY NATIONAL LIFE INSURANCE COMPANY	16-08761	05/23/2016	4	0.0	0.0	0.0
MUTUAL OF OMAHA INSURANCE COMPANY	16-07489	05/20/2016	49	1.0	0.0	1.0
NATIONWIDE LIFE INSURANCE COMPANY	16-08949	06/06/2016	50	1.0	0.0	1.0
PHYSICIANS MUTUAL INSURANCE COMPANY	16-08387	06/03/2016	39	1.0	0.0	1.0
RESERVE NATIONAL INSURANCE COMPANY	16-19263	10/06/2016	62	0.0	0.0	0.0
*If blank, please see company name in previous row(s)						

Accident and Health, Year-to-Date Rate Changes Report

Through October 31, 2016

By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Individual Medicare Supplement Prestandardized						
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	16-19204	09/28/2016	43	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	15-23393	01/08/2016	313	7.0	0.0	7.0
TRUSTMARK INSURANCE COMPANY	16-14302	08/04/2016	7	0.0	0.0	0.0
UNION FIDELITY LIFE INSURANCE COMPANY	16-21113	10/10/2016	20	0.0	0.0	0.0
UNITED AMERICAN INSURANCE COMPANY	16-20456	10/19/2016	751	0.0	0.0	0.0
UNITED TEACHER ASSOCIATES INSURANCE COMPANY	16-09772	05/23/2016	110	0.0	0.0	0.0
Individual Medicare Supplement Standard Plans						
AETNA LIFE INSURANCE COMPANY	16-18292	09/23/2016	1,235	3.2	0.0	3.2
AMERICAN CONTINENTAL INSURANCE COMPANY	16-19198	09/29/2016	16	0.0	0.0	0.0
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	16-16764	09/08/2016	834	0.0	0.0	0.0
AMERICAN REPUBLIC INSURANCE COMPANY	16-14400	08/30/2016	108	0.0	0.0	0.0
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	16-16502	10/04/2016	149,033	1.7	0.0	1.7
CELTIC INSURANCE COMPANY	16-02100	03/21/2016	1,554	-3.0	0.0	-3.0
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	16-02424	03/14/2016	19	1.0	0.0	1.0
COLONIAL PENN LIFE INSURANCE COMPANY	15-17041	01/13/2016	18,317	0.0	0.0	0.0
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	16-22523	10/06/2016	5	0.0	0.0	0.0
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	16-06421	05/12/2016	22	1.0	0.0	1.0
CONSTITUTION LIFE INSURANCE COMPANY	16-17377	09/12/2016	11	0.0	0.0	0.0
*If blank, please see company name in previous row(s)						

Accident and Health, Year-to-Date Rate Changes Report

Through October 31, 2016

By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Individual Medicare Supplement Standard Plans						
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	16-03019	03/17/2016	661	0.0	0.0	0.0
GERBER LIFE INSURANCE COMPANY	15-24384	01/15/2016	2,911	1.2	0.0	1.2
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	16-08492	06/03/2016	68	0.0	0.0	0.0
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	16-16592	09/01/2016	213	1.0	0.0	1.0
HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC.	16-08811	06/20/2016	5,810	3.4	0.0	3.4
HUMANADENTAL INSURANCE COMPANY	16-15801	08/25/2016	48	0.0	0.0	0.0
JACKSON NATIONAL LIFE INSURANCE COMPANY	16-07403	05/16/2016	32	0.0	0.0	0.0
JOHN ALDEN LIFE INSURANCE COMPANY	16-14967	08/01/2016	108	0.0	0.0	0.0
KANAWHA INSURANCE COMPANY	16-17814	09/13/2016	78	0.0	0.0	0.0
MEDICO INSURANCE COMPANY	15-24263	01/13/2016	164	0.0	0.0	0.0
MUTUAL OF OMAHA INSURANCE COMPANY	16-20133	10/24/2016	8,289	-8.0	0.0	-8.0
NATIONWIDE LIFE INSURANCE COMPANY	16-08951	06/08/2016	373	1.0	0.0	1.0
PACIFICARE LIFE AND HEALTH INSURANCE COMPANY	15-24915	03/11/2016	254	-10.0	0.0	-10.0
PRINCIPAL LIFE INSURANCE COMPANY	16-12987	08/02/2016	3,416	0.0	0.0	0.0
RESERVE NATIONAL INSURANCE COMPANY	16-19278	10/06/2016	26	0.0	0.0	0.0
UNITED AMERICAN INSURANCE COMPANY	15-10794	04/22/2016	28,685	-1.0	0.0	-1.0
USAA LIFE INSURANCE COMPANY	16-08533	06/02/2016	9,114	0.0	0.0	0.0
*If blank, please see company name in previous row(s)						

Accident and Health, Year-to-Date Rate Changes Report

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By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Long Term Care Comprehensive - Other						
ABILITY INSURANCE COMPANY	16-08020	08/10/2016	1,232	10.0	0.0	10.0
BLUE CROSS & BLUE SHIELD OF FLORIDA INC.	16-19091	09/28/2016	6,682	16.3	0.0	16.3
CONTINENTAL CASUALTY COMPANY	15-19709	03/10/2016	15,051	16.0	0.0	16.0
MEDICO INSURANCE COMPANY	16-08022	08/10/2016	1,232	10.0	0.0	10.0
METLIFE INSURANCE COMPANY USA	16-02551	07/08/2016	5,877	11.2	0.0	11.2
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	16-07425	05/17/2016	12,164	0.0	0.0	0.0
PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	15-16740	02/10/2016	3,460	14.5	0.0	14.5
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	16-11926	10/19/2016	6,293	15.0	0.0	15.0
TRANSAMERICA LIFE INSURANCE COMPANY	16-12506	06/27/2016	767	0.0	0.0	0.0
Long Term Care Facility Only - Other						
CONTINENTAL CASUALTY COMPANY	15-19710	03/10/2016	294	8.0	0.0	8.0
METLIFE INSURANCE COMPANY USA	16-02552	07/08/2016	309	5.5	0.0	5.5
Long Term Care Other Accelerated Benefit Rider						
AXA EQUITABLE LIFE INSURANCE COMPANY	16-11535	06/03/2016	96	0.0	0.0	0.0
MONY LIFE INSURANCE COMPANY OF AMERICA	16-11546	06/03/2016	348	0.0	0.0	0.0
PACIFIC LIFE INSURANCE COMPANY	16-03390	03/29/2016	574	0.0	0.0	0.0
	16-17573	09/21/2016	238	0.0	0.0	0.0
Medicare Supplement Other						
AMERICAN GENERAL LIFE INSURANCE COMPANY	16-18916	09/27/2016	126	0.0	0.0	0.0
BANKERS LIFE AND CASUALTY COMPANY	16-18293	09/21/2016	9,414	0.0	0.0	0.0
*If blank, please see company name in previous row(s)						

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By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Medicare Supplement Other						
CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA	16-05469	04/19/2016	1,249	0.0	0.0	0.0
GUARANTEE TRUST LIFE INSURANCE COMPANY	16-18222	09/23/2016	100	1.0	0.0	1.0
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	16-18358	09/22/2016	462	0.0	0.0	0.0
HARTFORD LIFE INSURANCE COMPANY	16-18357	09/22/2016	142	0.0	0.0	0.0
IDEALIFE INSURANCE COMPANY	16-09439	05/25/2016	167	1.0	0.0	1.0
NEW YORK LIFE INSURANCE COMPANY	16-06041	04/21/2016	48	1.0	0.0	1.0
SHENANDOAH LIFE INSURANCE COMPANY	15-25008	02/08/2016	52	1.0	0.0	1.0
STATE MUTUAL INSURANCE COMPANY	15-22946	02/05/2016	1,479	0.0	0.0	0.0
TRANSAMERICA LIFE INSURANCE COMPANY	16-10471	06/29/2016	6,146	0.0	0.0	0.0
UNITED TEACHER ASSOCIATES INSURANCE COMPANY	16-18462	09/23/2016	1,590	0.0	0.0	0.0
UNITEDHEALTHCARE INSURANCE COMPANY	16-19644	10/21/2016	450,559	0.1	0.0	0.1
Prepaid Dental Service Plan Corporation						
CIGNA DENTAL HEALTH OF FLORIDA INC.	16-08137	05/25/2016	0	0.0	3.0	3.0
	16-17099	09/07/2016	78,011	-9.2	4.0	-5.6
DENTAQUEST OF FLORIDA INC.	16-10244	06/24/2016	13	-4.8	0.0	-4.8
	16-10245	06/24/2016	1,918	-5.7	0.0	-5.7
FLORIDA COMBINED LIFE INSURANCE COMPANY INC	15-25090	01/29/2016	13,042	-21.7	0.0	-21.7
HEALTHPLEX DENTAL SERVICES INC.	16-09770	08/23/2016	255	0.0	0.0	0.0
*If blank, please see company name in previous row(s)						

Accident and Health, Year-to-Date Rate Changes Report

Through October 31, 2016

By Product						
Company*	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Prepaid Dental Service Plan Corporation						
SAFEGUARD HEALTH PLANS INC.	16-08724	06/06/2016	29	-0.1	4.0	3.9
Prepaid Limited Health Service Organization						
DELTA DENTAL INSURANCE COMPANY	16-02539	03/21/2016	114,200	-16.0	4.0	-12.6
	16-09885	07/05/2016	42,124	-10.0	0.0	-10.0
	16-09887	06/23/2016	1,720	0.0	0.0	0.0
	16-19239	10/05/2016	114,000	0.0	0.0	0.0
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	16-10108	06/23/2016	10	-0.1	0.0	-0.1
	16-10121	08/23/2016	23,573	-5.0	0.0	-5.0
*If blank, please see company name in previous row(s)						

Product Glossary
Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Accident and Health Products	
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 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 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. A major medical contract that may be issued only to "small groups" as that term is defined in the state in which the contract will be delivered.
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 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.
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
Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Accident and Health Products	
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).	
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 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.
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 Travel	Limited benefit expense policies. Provides benefits for loss incurred while traveling generally outside a 100-mile radius of the US borders. *May extend to domestic as well as foreign travel. May provide both sickness and injury benefits. May include loss of baggage benefits. May include air transportation services for emergencies. Benefits not to exceed a stated dollar amount per day, per month or trip duration. (*Subject to applicable state limitations.)
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.

Product Glossary
Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Accident and Health Products	
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).	
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 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.
Long Term Care Other Accelerated Benefit Rider	Accelerated Benefit Rider or not specifically described. Rider attached to a life insurance policy or an annuity providing LTC benefits
Medicare Supplement Other	See LOB Definition.
LOB: Credit Disability Products	
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.
LOB: Fraternal Accident and Health Products	
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.	
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 Medicare Supplement Other	See LOB Definition.
LOB: Group Life and/or Annuity Products	
Definition: Pursuant to Section 624.602(1), FS: "Life insurance" is insurance of human lives. The transaction of life insurance includes also the granting of annuity contracts. Additionally, per Section 627.551(1)(a), FS: A life insurance policy insuring the lives of more than one individual may be delivered or issued for delivery in this state only if the policy is issued to one of the groups specified in ss. 627.552-627.5575, and only if the policy complies with the other applicable provisions of this part.	
Group Nonvariable Annuities Unallocated GIC	Annuity contracts or portions thereof where the Insurer purchases an annuity for the retirees. Contracts that guarantee principal and interest for a specified period of time and include the option to purchase immediate annuities that depend on the survival of the annuitant.

Product Glossary
Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Health Maintenance Organization (HMOs) Plans Definition: As defined in Section 641.19(12), FS.	
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. Coverage may be issued only to "small groups" as that term is defined in the state in which the contract will be delivered.
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.
LOB: Prepaid Dental Only Plans 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.
LOB: Prepaid Limited Health Services Organization Plans Definition: 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.