

Carrier name: Golden Rule Insurane Company
 SERFF tracking #: AMMS-129768946
 Carrier contact: Jamie Shallow
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Carrier proposal (base increase): 19.00%
 IID approved amount: 19.00%
 Effective date requested: 4/15/2015
 # of Iowa subscribers affected: 856
 # of Iowa members affected: 1,723
 # of U.S. members affected: 93,626

SERFF date closed: Office Use Only
 Target loss ratio: 80.00%
 Type of coverage: Individual medical
 Lead form | block: Fact Generation 25
 Other forms | blocks:

Note: Do *NOT* delete any entries in column B. This template is designed to summarize 7-years of experience, so please do not add or delete any rows. However, you can delete certain cells. For example, if there is no experience for the period 2008 through 2010, simply delete the area shaded in gray.

Office Use Only	Experience Period	Iowa Earned Premiums	Iowa Incurred Claims	Iowa Loss Ratio	Iowa Member Months	Iowa Pure Premiums	U.S. Earned Premiums	U.S. Incurred Claims	U.S. Loss Ratio	U.S. Member Months	U.S. Pure Premiums
Office Use Only	2008										
Do not Enter	2009	73,299	22,860	31.2%	817	28	7,313,057	1,581,481	21.6%	66,839	24
Office Use Only	2010	4,179,726	2,171,188	51.9%	33,637	65	274,592,252	125,053,048	45.5%	1,990,292	63
Do not Enter	2011	6,105,605	5,202,834	85.2%	43,923	118	394,025,597	279,190,566	70.9%	2,543,980	110
Office Use Only	2012	5,171,163	3,964,347	76.7%	33,518	118	328,154,083	256,555,054	78.2%	1,922,111	133
Do not Enter	2013	4,592,160	3,881,235	84.5%	26,390	147	286,430,857	240,194,706	83.9%	1,508,832	159
Office Use Only	2014 6M	2,012,329	2,198,794	109.3%	10,924	201	122,401,251	90,092,423	73.6%	602,518	150
	Iowa Total	22,134,283	17,441,259	78.8%			U.S. Total	1,412,917,097	992,667,277	70.3%	

Formulas inside of red box -- do not edit or delete entries
 Individual medical rate filing -- 19.00% on Fact Generation 25
 Iowa loss ratio 2010-2014 | 6M=78.80% -- 2010 lr=51.95%, 2011 lr=85.21%, 2012 lr=76.66%, 2013 lr=84.52%, 2014 | 6M lr=109.27%
 U.S. loss ratio 2010-2014 | 6M=70.26% -- 2010 lr=45.54%, 2011 lr=70.86%, 2012 lr=78.18%, 2013 lr=83.86%, 2014 | 6M lr=73.60%
 # of Iowa lives: 1,723 | # of U.S. lives: 93,626
 SERFF Tracking #: AMMS-129768946

Past Iowa Rate Increase History Enter 8 years in descending order by date ↓

Table should be presented as 'year over year' increase in the rate manual

Office Use Only	Date Approved	Effective Date	Rate Increase	SERFF # if available	# of Iowa subscribers	# of Iowa members
Office Use Only	10/16/2013	4/15/2014	5.80%	AMMS-129047388	898	1,787
Do not Enter	1/28/2013	4/15/2013	15.00%	AMMS-128766649	1,193	2,297
Office Use Only	N/A	4/15/2012	9.90%	N/A	1,569	2,934
Do not Enter	N/A	4/15/2011	9.23%	N/A	2,154	3,878
Office Use Only						
Do not Enter						
Office Use Only						
Do not Enter						

Past U.S. Rate Increase History Enter 8 years in descending order by date ↓

Table should be presented as 'year over year' increase in the rate manual

Office Use Only	Avg. Date Approved in U.S.	Avg. Effective Date in U.S.	Rate Increase	SERFF # not applicable	# of U.S. subscribers	# of U.S. members
Office Use Only	N/A	4/15/2014	16.71%	N/A	51,586	98,745
Do not Enter	N/A	4/15/2013	14.16%	N/A	70,553	132,216
Office Use Only	N/A	4/15/2012	9.70%	N/A	91,688	169,032
Do not Enter	N/A	4/15/2011	8.76%	N/A	124,221	224,232
Office Use Only						
Do not Enter						
Office Use Only						
Do not Enter						

Additional trend justification (by month)

Columns C, D, G and H represent incurred claims by incurred month and should be restated to reflect actual run-out. For example, 2008 incurred claims would likely be completed given the passage of time. However, the more recent monthly incurrrals would need an estimate for the remaining amount to be paid based on historical run-out patterns.

(A)	U.S. Experience	Allowed	Observed (Paid)	(E)	lowa Experience	Allowed	Observed (Paid)	(I)
	(B)	(C)	(D)		(F)	(G)	(H)	
Incurred Month	U.S. member months exposed	U.S. Allowed Incurred Claims	U.S. Observed Incurred Claims	U.S. Earned Premiums	lowa member months exposed	lowa Allowed Incurred Claims	lowa Observed Incurred Claims	lowa Earned Premiums
Jul-09	0	0	0	0	0	0	0	0
Aug-09	0	0	0	0	0	0	0	0
Sep-09	563	699	0	6,236	4	0	0	44
Oct-09	7,721	292,469	96,295	600,027	110	1,962	313	5,878
Nov-09	20,449	1,204,551	519,669	2,327,798	251	17,235	2,848	22,520
Dec-09	38,106	2,435,828	965,517	4,378,997	452	41,074	19,699	44,858
Jan-10	58,436	4,531,531	1,786,488	7,429,240	771	55,775	31,109	80,082
Feb-10	78,492	6,663,732	2,901,453	10,222,106	1,035	68,983	26,747	113,852
Mar-10	101,850	9,406,828	3,844,397	13,103,271	1,473	163,376	85,126	159,369
Apr-10	120,417	12,182,062	5,240,133	16,041,413	1,838	125,529	43,220	217,214
May-10	139,636	14,610,762	6,700,883	18,808,744	2,168	158,544	62,278	254,696
Jun-10	162,178	16,734,929	7,646,446	21,591,071	2,733	195,555	60,355	314,865
Jul-10	178,179	19,118,680	8,762,656	24,357,315	3,081	234,320	77,400	370,080
Aug-10	210,336	28,472,637	15,094,036	28,686,834	3,890	555,602	302,702	470,071
Sep-10	219,870	29,950,992	15,452,615	31,950,120	3,989	483,837	252,274	533,265
Oct-10	229,107	32,258,613	17,810,282	32,420,392	4,125	516,701	266,945	542,735
Nov-10	238,569	34,171,600	19,464,760	34,197,245	4,188	719,916	457,845	556,808
Dec-10	253,222	35,756,542	20,348,899	35,784,501	4,346	790,905	505,187	566,690
Jan-11	243,279	40,386,338	19,513,414	36,303,006	4,198	617,233	326,150	559,888
Feb-11	236,928	36,282,647	19,596,828	35,256,859	4,086	661,476	348,424	543,686
Mar-11	230,589	41,285,224	22,891,242	34,442,007	3,996	791,089	474,886	531,878
Apr-11	224,232	38,189,718	22,195,030	33,753,354	3,878	533,106	324,757	525,235
May-11	218,304	36,532,747	21,201,683	33,974,259	3,765	570,484	332,708	534,631
Jun-11	213,446	37,955,175	22,773,927	33,482,075	3,693	682,244	438,613	521,479
Jul-11	208,279	36,312,754	22,272,248	32,710,860	3,600	531,467	300,974	508,161
Aug-11	203,200	38,805,234	24,467,951	31,992,337	3,491	591,320	381,088	494,462
Sep-11	197,960	38,003,524	25,041,884	31,348,461	3,415	1,128,566	915,194	484,791
Oct-11	193,500	38,229,348	25,782,065	30,736,291	3,332	633,227	447,837	474,568
Nov-11	189,375	37,700,297	25,720,760	30,250,573	3,260	608,262	438,194	466,539
Dec-11	184,888	39,612,774	27,733,533	29,775,515	3,209	664,659	474,008	460,287
Jan-12	180,030	37,134,754	19,319,260	29,110,527	3,140	601,465	346,848	451,668
Feb-12	176,879	33,097,360	18,734,447	28,515,575	3,077	567,895	319,639	445,070
Mar-12	173,613	36,646,682	21,895,659	27,980,399	3,005	630,984	385,817	435,464
Apr-12	169,032	33,750,645	21,262,586	27,603,660	2,934	524,436	345,916	430,184
May-12	164,281	34,011,475	21,517,699	28,312,994	2,847	398,191	225,682	449,872
Jun-12	160,970	31,483,920	20,412,798	28,100,008	2,821	468,310	320,446	445,681
Jul-12	157,381	31,732,573	20,737,821	27,559,409	2,782	606,515	437,080	436,639
Aug-12	154,023	32,503,873	21,565,760	26,973,316	2,707	618,578	454,118	427,802
Sep-12	150,759	29,168,744	19,461,833	26,539,241	2,632	424,280	275,641	420,913
Oct-12	147,923	34,802,941	24,228,276	26,146,592	2,585	388,264	240,250	415,347
Nov-12	145,240	31,392,943	22,115,145	25,801,180	2,528	430,084	299,530	409,302
Dec-12	141,980	34,958,000	25,303,770	25,511,182	2,460	452,300	313,381	403,220
Jan-13	138,789	39,110,813	16,985,831	25,075,812	2,387	274,142	104,155	390,580
Feb-13	136,731	35,134,530	17,391,086	24,613,305	2,362	264,856	125,433	382,651
Mar-13	134,828	37,161,485	18,665,696	24,233,696	2,334	370,611	190,031	376,940
Apr-13	132,217	38,316,241	20,184,459	23,913,385	2,297	429,808	280,665	377,601
May-13	129,454	38,393,861	19,291,687	24,096,542	2,264	479,925	330,611	401,601
Jun-13	127,407	35,012,081	17,715,379	23,994,949	2,213	486,379	354,114	394,972
Jul-13	124,909	39,151,820	20,711,381	23,679,753	2,169	606,203	441,713	388,242
Aug-13	121,778	39,385,264	21,339,907	23,754,607	2,168	480,522	342,932	384,168
Sep-13	119,290	37,101,006	20,044,791	23,710,185	2,110	387,550	271,080	381,447
Oct-13	117,061	40,965,055	22,744,464	23,397,791	2,075	590,871	471,971	376,971
Nov-13	115,100	37,477,170	20,712,033	23,135,075	2,038	436,030	321,959	371,604
Dec-13	111,268	43,018,145	24,407,993	22,825,757	1,973	779,463	646,571	365,381
Jan-14	107,772	36,139,723	15,338,352	21,791,412	1,938	1,224,020	1,000,798	352,446
Feb-14	105,055	30,905,380	13,925,641	21,052,468	1,880	340,466	213,038	340,966
Mar-14	102,055	31,686,814	14,814,322	20,418,868	1,847	479,108	354,043	332,617
Apr-14	98,751	32,599,340	15,682,015	19,852,683	1,787	356,348	219,018	324,339
May-14	95,256	30,234,346	15,533,024	19,643,501	1,749	322,934	199,670	333,477
Jun-14	93,629	28,913,706	14,799,069	19,642,319	1,723	296,482	212,226	328,484