

## Medicare Supplement

## Quote Comparison

Allstate Health Solutions Allstate Ins Grp	Cigna Health And Life Insurance Company Cigna Hlth Grp	United World Life Insurance Company Mutual Of Omaha Grp	AARP Medicare Supplement Plans, Insured By Unitedhealthcare Unitedhealth Grp
\$148.50	\$151.77	\$162.32	\$163.57
Query — City: <b>ORLANDO</b> • State: <b>FL</b> • Zip: <b>32821</b> • Age: <b>65</b> • Gender: <b>Female</b> • Tobacco: <b>Non-Tobacco</b>	Query — City: <b>ORLANDO</b> • State: <b>FL</b> • Zip: <b>32821</b> • Age: <b>65</b> • Gender: <b>Female</b> • Tobacco: <b>Non-Tobacco</b>	Query — City: <b>ORLANDO</b> • State: <b>FL</b> • Zip: <b>32821</b> • Age: <b>65</b> • Gender: <b>Female</b> • Tobacco: <b>Non-Tobacco</b>	Query — City: <b>ORLANDO</b> • State: <b>FL</b> • Zip: <b>32821</b> • Age: <b>65</b> • Gender: <b>Female</b> • Tobacco: <b>Non-Tobacco</b>
Plan: <b>A</b>	Plan: <b>A</b>	Plan: <b>A</b>	Plan: <b>A</b>
HH Discount: <b>n/a</b>	HH Discount: <b>3.0%</b>	HH Discount: <b>0.0% *</b>	HH Discount: <b>n/a</b>
Monthly Rate: <b>\$148.50</b>	Monthly Rate: <b>\$151.77</b>	Monthly Rate: <b>\$162.32</b>	Monthly Rate: <b>\$163.57</b>
Monthly Discounted Rate: <b>n/a</b>	Monthly Discounted Rate: <b>\$147.21</b>	Monthly Discounted Rate: <b>n/a</b>	Monthly Discounted Rate: <b>n/a</b>
Annual Rate: <b>\$1,782.00</b>	Annual Rate: <b>\$1,822.01</b>	Annual Rate: <b>\$1,947.83</b>	Annual Rate: <b>\$1,962.84</b>
Annual Discounted Rate: <b>n/a</b>	Annual Discounted Rate: <b>\$1,767.35</b>	Annual Discounted Rate: <b>n/a</b>	Annual Discounted Rate: <b>n/a</b>
Policy Fee: <b>\$ 25.00 (one-time)</b>	Policy Fee: <b>n/a</b>	Policy Fee: <b>n/a</b>	Policy Fee: <b>n/a</b>
Rating Class: <b>n/a</b>	Rating Class: <b>n/a</b>	Rating Class: <b>n/a</b>	Rating Class: <b>Standard</b>
Rate Type: <b>Issue Age</b>	Rate Type: <b>Issue Age</b>	Rate Type: <b>Issue Age</b>	Rate Type: <b>Issue Age</b>
Effective Date: <b>03/01/2023 *</b>	Effective Date: <b>06/01/2023 *</b>	Effective Date: <b>08/01/2023 *</b>	Effective Date: <b>06/01/2023 *</b>

\* Effective Date: Please be aware of company specific requirements regarding the effective date of premiums in relation to the application date.

## Company Details

AM Best Rating: <b>A+</b>	AM Best Rating: <b>A</b>	AM Best Rating: <b>A+</b>	AM Best Rating: <b>A+</b>
AM Best Outlook: <b>Stable</b>	AM Best Outlook: <b>Stable</b>	AM Best Outlook: <b>Stable</b>	AM Best Outlook: <b>Stable</b>
S&P Rating: <b>N/A</b>	S&P Rating: <b>n/a</b>	S&P Rating: <b>A+</b>	S&P Rating: <b>AA-</b>
Years in Market: <b>59</b>	Years in Market: <b>8</b>	Years in Market: <b>20</b>	Years in Market: <b>26</b>

## National Experience

Lives Covered: <b>19,957</b>	Lives Covered: <b>239,220</b>	Lives Covered: <b>354,769</b>	Lives Covered: <b>3,971,059</b>
Premium: <b>\$41,545,549</b>	Premium: <b>\$532,992,759</b>	Premium: <b>\$729,187,792</b>	Premium: <b>\$10,375,380,139</b>
Loss Ratio: <b>83.20%</b>	Loss Ratio: <b>86.41%</b>	Loss Ratio: <b>84.85%</b>	Loss Ratio: <b>81.66%</b>
Market %: <b>0.12%</b>	Market %: <b>1.53%</b>	Market %: <b>2.10%</b>	Market %: <b>29.86%</b>
Year: <b>2022</b>	Year: <b>2022</b>	Year: <b>2022</b>	Year: <b>2022</b>

## Statewide Experience

Lives Covered: <b>128</b>	Lives Covered: <b>9,641</b>	Lives Covered: <b>7,762</b>	Lives Covered: <b>498,060</b>
Premium: <b>\$343,825</b>	Premium: <b>\$21,043,006</b>	Premium: <b>\$8,050,473</b>	Premium: <b>\$1,406,431,430</b>
Loss Ratio: <b>64.57%</b>	Loss Ratio: <b>74.96%</b>	Loss Ratio: <b>82.29%</b>	Loss Ratio: <b>81.71%</b>
Market %: <b>0.01%</b>	Market %: <b>0.83%</b>	Market %: <b>0.32%</b>	Market %: <b>55.27%</b>
Year: <b>2022</b>	Year: <b>2022</b>	Year: <b>2022</b>	Year: <b>2022</b>

---

### Increases

Average Increases History: **1.5%**    Average Increases History: **5.2%**    Average Increases History: **4.0%**    Average Increases History: **2.8%**

**Disclaimer:** CSG Actuarial, LLC does not guarantee or warrant the accuracy of the above premium rates or underwriting information. For agent use only. Carriers may have made rate or underwriting adjustments that have not yet been reflected in our database. All data obtained from public sources.

Monthly rates may reflect EFT discounts, if applicable.

A few companies in the database offer premium rates based upon special underwriting or administrative rules. In those cases multiple rates are shown for the same company.

Minnesota and Wisconsin: Age increase data is determined using the base policy, not including any riders. Historical increase data is determined using a composite increase on the base policy and the riders.

In Wisconsin, United American rates include the home healthcare rider.

**2023 Market Data Source:** 2023 NAIC Medicare Supplement Experience Exhibits and data filed with the National Association of Insurance Commissioners in annual financial statements. CSG Actuarial, LLC does not guarantee or warrant the accuracy of the above market data.