

## Medicare Supplement

## Quote Comparison

<b>Allstate Health Solutions</b> Allstate Ins Grp	<b>Humana Insurance Company (Value)</b> Humana Grp	<b>Aetna Health And Life Insurance Company</b> Aetna Grp
<b>\$42.25</b>	<b>\$49.19</b>	<b>\$56.56</b>
Query — City: <b>CROWN POINT</b> • State: <b>IN</b> • Zip: <b>46307</b> • Age: <b>65</b> • Gender: <b>Female</b> • Tobacco: <b>Non-Tobacco</b>  Plan: <b>HDF</b>  HH Discount: <b>n/a</b>  Monthly Rate: <b>\$42.25</b>  Monthly Discounted Rate: <b>n/a</b>  Annual Rate: <b>\$456.36</b>  Annual Discounted Rate: <b>n/a</b>  Policy Fee: <b>\$ 25.00 (one-time)</b>  Rating Class: <b>Wearable 5% Discount</b>  Rate Type: <b>Attained Age</b>  Effective Date: <b>01/02/2024 *</b>	Query — City: <b>CROWN POINT</b> • State: <b>IN</b> • Zip: <b>46307</b> • Age: <b>65</b> • Gender: <b>Female</b> • Tobacco: <b>Non-Tobacco</b>  Plan: <b>HDF</b>  HH Discount: <b>n/a</b>  Monthly Rate: <b>\$49.19</b>  Monthly Discounted Rate: <b>n/a</b>  Annual Rate: <b>\$590.28</b>  Annual Discounted Rate: <b>n/a</b>  Policy Fee: <b>n/a</b>  Rating Class: <b>Value</b>  Rate Type: <b>Attained Age</b>  Effective Date: <b>11/01/2023 *</b>	Query — City: <b>CROWN POINT</b> • State: <b>IN</b> • Zip: <b>46307</b> • Age: <b>65</b> • Gender: <b>Female</b> • Tobacco: <b>Non-Tobacco</b>  Plan: <b>HDF</b>  HH Discount: <b>7.0%</b>  Monthly Rate: <b>\$56.56</b>  Monthly Discounted Rate: <b>\$52.60</b>  Annual Rate: <b>\$679.00</b>  Annual Discounted Rate: <b>\$631.47</b>  Policy Fee: <b>\$ 20.00 (one-time)</b>  Rating Class: <b>n/a</b>  Rate Type: <b>Attained Age</b>  Effective Date: <b>08/01/2023 *</b>
<i>* Effective Date: Please be aware of company specific requirements regarding the effective date of premiums in relation to the application date.</i>		
<b>Company Details</b>		
AM Best Rating: <b>A+</b> AM Best Outlook: <b>Stable</b> S&P Rating: <b>N/A</b> Years in Market: <b>59</b>	AM Best Rating: <b>A</b> AM Best Outlook: <b>Stable</b> S&P Rating: <b>n/a</b> Years in Market: <b>12</b>	AM Best Rating: <b>A</b> AM Best Outlook: <b>Stable</b> S&P Rating: <b>AA-</b> Years in Market: <b>11</b>
<b>National Experience</b>		
Lives Covered: <b>19,957</b> Premium: <b>\$41,545,549</b> Loss Ratio: <b>83.20%</b> Market %: <b>0.12%</b> Year: <b>2022</b>	Lives Covered: <b>68,562</b> Premium: <b>\$139,668,071</b> Loss Ratio: <b>89.56%</b> Market %: <b>0.40%</b> Year: <b>2022</b>	Lives Covered: <b>199,706</b> Premium: <b>\$463,807,786</b> Loss Ratio: <b>84.07%</b> Market %: <b>1.33%</b> Year: <b>2022</b>
<b>Statewide Experience</b>		

Lives Covered: <b>438</b>	Lives Covered: <b>2,183</b>	Lives Covered: <b>6,709</b>
Premium: <b>\$438,946</b>	Premium: <b>\$3,879,115</b>	Premium: <b>\$11,757,603</b>
Loss Ratio: <b>79.11%</b>	Loss Ratio: <b>89.36%</b>	Loss Ratio: <b>96.06%</b>
Market %: <b>0.05%</b>	Market %: <b>0.41%</b>	Market %: <b>1.25%</b>
Year: <b>2022</b>	Year: <b>2022</b>	Year: <b>2022</b>

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### Increases

Average Age Increases: <b>3.1%</b>	Average Age Increases: <b>3.0%</b>	Average Age Increases: <b>0.8%</b>
Average Increases History: <b>7.0%</b>	Average Increases History: <b>0.0%</b>	Average Increases History: <b>1.2%</b>

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**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.