

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y						
1	<b>Unified Rate Review v2.0.4</b>																													
2																														
3	Company Legal Name:		<b>Time Insurance Company</b>				State:		<b>KY</b>																					
4	HIOS Issuer ID:		<b>19503</b>				Market:		<b>Small Group</b>																					
5	Effective Date of Rate Change(s): <b>1/1/2016</b>																													
6																														
7																														
8	<b>Market Level Calculations (Same for all Plans)</b>																													
9																														
10																														
11	<b>Section I: Experience period data</b>																													
12	Experience Period:		<b>1/1/2014</b>				to		<b>12/31/2014</b>																					
13			<u>Experience Period</u>																											
14			<u>Aggregate Amount</u>				<u>PMPM</u>		<u>% of Prem</u>																					
15	<b>Premiums (net of MLR Rebate) in Experience Period:</b>		\$1,885,579				\$258.76		100.00%																					
16	<b>Incurred Claims in Experience Period</b>		\$1,683,252				230.99		89.27%																					
17	<b>Allowed Claims:</b>		\$2,371,436				325.43		125.77%																					
18	<b>Index Rate of Experience Period</b>						\$325.00																							
19	<b>Experience Period Member Months</b>		<b>7,287</b>																											
20	<b>Section II: Allowed Claims, PMPM basis</b>																													
21																														
22			<u>Experience Period</u>				<u>Projection Period: 1/1/2016 to 12/31/2016</u>		<u>Mid-point to Mid-point, Experience to Projection: 24 months</u>																					
23			<u>on Actual Experience Allowed</u>				<u>Adj't. from Experience to Projection Period</u>		<u>Annualized Trend Factors</u>				<u>Projections, before credibility Adjustment</u>				<u>Credibility Manual</u>													
24	<b>Benefit Category</b>		<b>Utilization</b>		<b>Utilization per 1,000</b>		<b>Average Cost/Service</b>		<b>PMPM</b>		<b>Pop'l risk</b>		<b>Utilization per 1,000</b>		<b>Average Cost/Service</b>		<b>PMPM</b>		<b>Utilization per 1,000</b>		<b>Average Cost/Service</b>		<b>PMPM</b>							
25	Inpatient Hospital		Services		530.26		\$2,220.07		\$98.10		1.005		0.987		1.040		1.058		596.32		\$2,370.31		\$117.79		442.49		\$3,021.92		\$111.43	
26	Outpatient Hospital		Services		1,358.58		855.39		96.84		1.005		0.987		1.098		1.010		1,391.64		1,018.33		118.10		1340.10		1,194.35		133.38	
27	Professional		Visits		4,701.52		178.73		70.03		1.005		0.987		1.063		0.998		4,703.95		199.35		78.14		4546.89		250.93		95.08	
28	Other Medical		Services		1,376.70		184.06		21.12		1.005		0.987		1.461		0.973		1,310.08		387.85		42.34		1053.23		553.15		48.55	
29	Capitation						0.00		0.00		1.005		0.987		1.048		0.970		0.00		0.00		0.00						0.00	
30	Prescription Drug		Prescriptions		9,770.28		48.33		39.35		1.005		0.987		1.048		0.970		9,246.70		52.35		40.34		7761.70		70.97		45.90	
31	<b>Total</b>						\$325.43												9,246.70		52.35		40.34		7761.70		70.97		45.90	
32																														
33	<b>Section III: Projected Experience:</b>																													
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49	<b>Information Not Releasable to the Public Unless Authorized by Law:</b> This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																													
50																														

**Product-Plan Data Collection**

Company Legal Name:  
 HIOS Issuer ID:  
 Effective Date of Rate Change(s):

**Time Insurance Company**  
**19503**  
**1/1/2016**

**Product/Plan Level Calculations**

**Section I: General Product and Plan Information**

Product	Terminated Product									
Product ID:	19503KY011									
Metal:	Catastrophic	Bronze	Silver	Silver						
AV Metal Value	0.000	0.605	0.617	0.619	0.615	0.601	0.618	0.707	0.710	
AV Pricing Value	0.001	0.821	0.837	0.840	0.834	0.815	0.838	0.988	0.992	
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
Plan Name	Terminated Non-Single Risk Pool Compliant Plans	Assurant Small Group Select - Bronze 1	Assurant Small Group Select - Bronze 2	Assurant Small Group Select - Bronze 4	Assurant Small Group Select - Bronze 5	Assurant Small Group Select - Bronze 6	Assurant Small Group Select - Bronze 7	Assurant Small Group Select - Silver 5	Assurant Small Group Select - Silver 7	
Plan ID (Standard Component ID):	19503KY0110000	19503KY0210001	19503KY0210002	19503KY0210003	19503KY0210004	19503KY0210005	19503KY0210006	19503KY0210007	19503KY0210008	
Exchange Plan?	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2	0.00%									
Historical Rate Increase - Calendar Year - 1	0.00%									
Historical Rate Increase - Calendar Year 0	0.00%									
Effective Date of Proposed Rates	12/31/2014	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016
Rate Change % (over prior filing)	0.00%	11.10%	10.32%	7.31%	0.00%	0.00%	0.00%	9.43%	6.87%	
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	11.10%	10.32%	7.31%	0.00%	0.00%	0.00%	9.43%	6.87%	
Proj'd Per Rate Change % (over Exper. Period)	0.00%	8.33%	8.10%	4.74%	0.00%	0.00%	0.00%	6.15%	3.84%	
Product Threshold Rate Increase %	0.00%									

**Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)**

Plan ID (Standard Component ID):	Total	19503KY0110000	19503KY0210001	19503KY0210002	19503KY0210003	19503KY0210004	19503KY0210005	19503KY0210006	19503KY0210007	19503KY0210008
Inpatient	\$0.04	\$0.00	\$10.65	\$10.37	\$8.41	\$0.00	\$0.00	\$0.00	\$11.55	\$9.58
Outpatient	\$0.04	\$0.00	\$11.41	\$11.11	\$9.01	\$0.00	\$0.00	\$0.00	\$12.38	\$10.27
Professional	\$0.02	\$0.00	\$4.60	\$4.48	\$3.63	\$0.00	\$0.00	\$0.00	\$4.99	\$4.14
Prescription Drug	\$0.00	\$0.00	\$0.71	\$0.69	\$0.56	\$0.00	\$0.00	\$0.00	\$0.77	\$0.64
Other	\$0.03	\$0.00	\$9.65	\$9.39	\$7.62	\$0.00	\$0.00	\$0.00	\$10.47	\$8.68
Capitation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Administration	\$0.01	\$0.00	\$5.55	\$5.21	\$3.42	\$0.00	\$0.00	\$0.00	\$5.54	\$3.72
Taxes & Fees	-\$0.01	\$0.00	\$0.50	\$0.30	-\$0.54	\$0.00	\$0.00	\$0.00	\$0.07	-\$0.78
Risk & Profit Charge	-\$0.03	\$0.00	-\$5.33	-\$5.50	-\$5.81	\$0.00	\$0.00	\$0.00	-\$6.59	-\$6.91
Total Rate Increase	\$0.10	\$0.00	\$37.74	\$36.05	\$26.30	\$0.00	\$0.00	\$0.00	\$39.18	\$29.34
Member Cost Share Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Average Current Rate PMPM	\$358.85	\$258.76	\$339.86	\$349.06	\$360.04	\$383.85	\$375.11	\$385.72	\$415.33	\$427.11
Projected Member Months	4,976	0	4,079	40	1	1	1	1	58	1

**Section III: Experience Period Information**

Plan ID (Standard Component ID):	Total	19503KY0110000	19503KY0210001	19503KY0210002	19503KY0210003	19503KY0210004	19503KY0210005	19503KY0210006	19503KY0210007	19503KY0210008
Plan Adjusted Index Rate	\$1.99	\$0.00	\$348.56	\$356.23	\$368.85	\$0.00	\$0.00	\$0.00	\$428.18	\$439.55

Member Months	7,287	7,255	0	2	0	0	0	0	5	0
Total Premium (TP)	\$14,523	\$0	\$0	\$712	\$0	\$0	\$0	\$0	\$2,141	\$0
EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$2,371,436	\$2,351,455	\$0	\$0	\$0	\$0	\$0	\$0	\$1,356	\$0
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation:	\$461,573	\$667,365	\$0	\$9,707	\$0	\$0	\$0	\$0	\$11,584	\$0
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%		0.00%					0.00%	
Total Incurred claims, payable with issuer funds	\$1,909,862	\$1,684,090	\$0	-\$9,707	\$0	\$0	\$0	\$0	-\$10,228	\$0
Net Amt of Rein	-\$168.00	\$0.00	\$0.00	-\$10.50	\$0.00	\$0.00	\$0.00	\$0.00	-\$26.25	\$0.00
Net Amt of Risk Adj	\$212,246.33	\$0.00	\$0.00	-\$9,685.55	\$0.00	\$0.00	\$0.00	\$0.00	-\$10,706.32	\$0.00
Incurred Claims PMPM	\$262.09	\$232.13	\$0.00	-\$4,853.28	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,045.57	\$0.00
Allowed Claims PMPM	\$325.43	\$324.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$271.13	\$0.00
EHB portion of Allowed Claims, PMPM	\$325.43	\$324.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$271.13	\$0.00

ction IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):	Total	19503KY0110000	19503KY0210001	19503KY0210002	19503KY0210003	19503KY0210004	19503KY0210005	19503KY0210006	19503KY0210007	19503KY0210008
Plan Adjusted Index Rate	\$394.16	\$0.00	\$377.61	\$385.10	\$386.34	\$383.85	\$375.11	\$385.72	\$454.51	\$456.44
Member Months	4,976	-	4,079	40	1	1	1	1	58	1
Total Premium (TP)	\$1,961,359	\$0	\$1,540,271	\$15,404	\$386	\$384	\$375	\$386	\$26,362	\$456
EHB Percent of TP, [see instructions]	100.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$2,161,293	\$0	\$1,771,687	\$17,374	\$434	\$434	\$434	\$434	\$25,192	\$434
EHB Percent of TAC, [see instructions]	100.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation	\$633,045	\$0	\$701,743	\$19,303	\$166	\$168	\$174	\$166	\$15,506	\$126
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Incurred claims, payable with issuer funds	\$1,528,248	\$0	\$1,069,944	-\$1,929	\$268	\$267	\$261	\$268	\$9,686	\$308
Net Amt of Rein	-\$11,196	\$0	-\$8,792	-\$88	-\$2	-\$2	-\$2	-\$2	-\$150	-\$3
Net Amt of Risk Adj	-\$177,848	\$0	\$0	\$12,630	\$0	\$0	\$0	\$0	\$8,097	\$0

State: **KY**  
 Market: **Small Group**



2016 SMALL GROUP PLAN											
19503KY021											
Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Platinum	Platinum	Platinum
0.705	0.710	0.713	0.687	0.789	0.792	0.808	0.793	0.808	0.904	0.883	0.895
0.985	0.992	0.996	0.960	1.156	1.160	1.184	1.162	1.184	1.410	1.377	1.396
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Assurant Small Group Select - Silver 8	Assurant Small Group Select - Silver 11	Assurant Small Group Select - Silver 12	Assurant Small Group Select - Silver 13	Assurant Small Group Select - Gold 2	Assurant Small Group Select - Gold 5	Assurant Small Group Select - Gold 7	Assurant Small Group Select - Gold 8	Assurant Small Group Select - Gold 9	Assurant Small Group Select - Platinum 5	Assurant Small Group Select - Platinum 6	Assurant Small Group Select - Platinum 7
19503KY0210009	19503KY0210010	19503KY0210011	19503KY0210012	19503KY0210013	19503KY0210014	19503KY0210015	19503KY0210016	19503KY0210017	19503KY0210018	19503KY0210019	19503KY0210020
No	No	No	No	No	No	No	No	No	No	No	No
0.00%											
0.00%											
7.12%											
1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016
8.41%	0.00%	0.00%	1.91%	10.46%	9.78%	8.58%	5.49%	5.69%	10.34%	5.03%	5.58%
8.41%	0.00%	0.00%	1.91%	10.46%	9.78%	8.58%	5.49%	5.69%	10.34%	5.03%	5.58%
3.01%	0.00%	0.00%	-1.53%	5.64%	5.04%	3.93%	14.95%	11.94%	5.04%	4.81%	5.87%
9.83%											

19503KY0210009	19503KY0210010	19503KY0210011	19503KY0210012	19503KY0210013	19503KY0210014	19503KY0210015	19503KY0210016	19503KY0210017	19503KY0210018	19503KY0210019	19503KY0210020
\$10.73	\$0.00	\$0.00	\$5.21	\$14.44	\$13.88	\$13.06	\$9.90	\$10.29	\$17.48	\$11.21	\$12.00
\$11.50	\$0.00	\$0.00	\$5.59	\$15.47	\$14.88	\$13.99	\$10.61	\$11.03	\$18.73	\$12.01	\$12.86
\$4.64	\$0.00	\$0.00	\$2.25	\$6.24	\$6.00	\$5.64	\$4.28	\$4.45	\$7.55	\$4.84	\$5.19
\$0.71	\$0.00	\$0.00	\$0.35	\$0.96	\$0.92	\$0.87	\$0.66	\$0.68	\$1.16	\$0.74	\$0.80
\$9.72	\$0.00	\$0.00	\$4.72	\$13.08	\$12.58	\$11.83	\$8.97	\$9.32	\$15.84	\$10.16	\$10.88
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$4.80	\$0.00	\$0.00	-\$0.09	\$7.31	\$6.78	\$5.92	\$3.16	\$3.40	\$8.80	\$3.26	\$3.89
-\$0.26	\$0.00	\$0.00	-\$2.47	\$0.47	\$0.21	-\$0.25	-\$1.47	-\$1.41	\$0.52	-\$1.97	-\$1.72
-\$6.69	\$0.00	\$0.00	-\$7.28	-\$7.59	-\$7.70	-\$8.02	-\$8.29	-\$8.42	-\$9.27	-\$9.90	-\$9.95
\$35.15	\$0.00	\$0.00	\$8.28	\$50.38	\$47.55	\$43.04	\$27.82	\$29.34	\$60.81	\$30.35	\$33.95
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$418.07	\$456.44	\$458.36	\$433.36	\$481.47	\$486.32	\$501.60	\$506.71	\$515.31	\$588.04	\$603.43	\$608.45
241	1	1	322	1	1	1	1	222	1	1	1

19503KY0210009	19503KY0210010	19503KY0210011	19503KY0210012	19503KY0210013	19503KY0210014	19503KY0210015	19503KY0210016	19503KY0210017	19503KY0210018	19503KY0210019	19503KY0210020
\$439.96	\$0.00	\$0.00	\$448.51	\$503.43	\$508.26	\$524.06	\$465.03	\$486.56	\$617.74	\$604.70	\$606.76

0	0	0	13	0	0	0	0	12	0	0	0
\$0	\$0	\$0	\$5,831	\$0	\$0	\$0	\$0	\$5,839	\$0	\$0	\$0
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$9,851	\$0	\$0	\$0	\$0	\$8,773	\$0	\$0	\$0
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$201,830	\$0	\$0	\$0	\$0	-\$428,912	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
			0.00%					0.00%			
\$0	\$0	\$0	-\$191,979	\$0	\$0	\$0	\$0	\$437,685	\$0	\$0	\$0

\$0.00	\$0.00	\$0.00	-\$68.25	\$0.00	\$0.00	\$0.00	\$0.00	-\$63.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	-\$200,679.82	\$0.00	\$0.00	\$0.00	\$0.00	\$433,318.02	\$0.00	\$0.00	\$0.00

\$0.00	\$0.00	\$0.00	-\$14,767.59	\$0.00	\$0.00	\$0.00	\$0.00	\$36,473.79	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$757.79	\$0.00	\$0.00	\$0.00	\$0.00	\$731.12	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$757.79	\$0.00	\$0.00	\$0.00	\$0.00	\$731.12	\$0.00	\$0.00	\$0.00

19503KY0210009	19503KY0210010	19503KY0210011	19503KY0210012	19503KY0210013	19503KY0210014	19503KY0210015	19503KY0210016	19503KY0210017	19503KY0210018	19503KY0210019	19503KY0210020
\$453.22	\$456.44	\$458.36	\$441.65	\$531.84	\$533.87	\$544.65	\$534.54	\$544.65	\$648.86	\$633.79	\$642.40
241	1	1	322	1	1	1	1	222	1	1	1
\$109,226	\$456	\$458	\$142,211	\$532	\$534	\$545	\$535	\$120,912	\$649	\$634	\$642
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$104,677	\$434	\$434	\$139,859	\$434	\$434	\$434	\$434	\$96,424	\$434	\$434	\$434
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$30,994	\$126	\$125	\$368,007	\$92	\$91	\$84	\$90	-\$504,055	\$42	\$51	\$46
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$73,683	\$308	\$309	-\$228,148	\$342	\$344	\$351	\$344	\$600,479	\$392	\$383	\$389
-\$624	-\$3	-\$3	-\$812	-\$3	-\$3	-\$3	-\$3	-\$690	-\$4	-\$4	-\$4
\$0	\$0	\$0	\$324,082	\$0	\$0	\$0	\$0	-\$522,657	\$0	\$0	\$0