



Home Office: Cedar Rapids, Iowa
Long Term Care Administrative Services
P.O. Box 869090
Plano, TX 75086-9090

Actuarial Memorandum

Policy Forms:
ML-LTCP TQ (MD) 197 as ML1,
ML-LTCP TQ (MD) 600 as MLPool,
FTQ (MD) 197 as Flex 2 TQ,
LTC 5 TQ (MD) 900 as LTC 5 TQ

Long Term Care Coverage

1) Scope and Purpose

We requested a rate increase of 97%. After conversations with the Department, we have modified our rate increase amount to 15%. We intend to file for the remainder of the actuarially equivalent justified rate increase next year. The requested premium rate increase is needed due to claim levels that produce unacceptable lifetime loss ratios exceeding the statutorily required minimum loss ratio. The purpose of this memorandum is to file revised premium rates in this state and demonstrate that the anticipated loss ratio meets the minimum requirements of this state. This memorandum is not to be used for other purposes.

The requested rate increase will be implemented upon approval but would not become effective for any given policyholder until all statutory requirements are satisfied, and if applicable, a period of one year has elapsed since the effective date of the previously approved rate increase.

The requested rate increase percentage will not vary by issue age, benefit period, benefit increase option, or any other component of the coverage.

2) Benefits *

ML1 Series

A. *Nursing Home*

Pays the Nursing Home Daily Benefit for all levels of care for each day benefits are payable. Benefits are payable until the end of the Benefit Period has been reached.

B. *Home and Community Care – Rider Form: ML-LTCR TQ (MD) 197*

Pays actual charges up to the Home Health Care Maximum Daily Benefit that varies by type of service provided (professional, secondary, respite care, or non-professional). Benefits include Home Health, Adult Day Care, Respite Care, Equipment Purchases and Rentals, Assisted Living Facility, Bed Reservation, and Non-Professional. Some benefits under this rider are mutually exclusive with other policy benefits.

* This is not intended to be a comprehensive listing of all benefits available.

C. *Simple Benefit Increase Option (BIO) --Rider Form: ML-SBIR TQ (MD) 197*
Increases benefits by 5% of the original amount on each anniversary of the policy.

D. *Compound Benefit Increase Option (BIO) - Rider Form: ML-CBIR TQ (MD) 197*
Increases benefits by 5% of the current amount on each policy anniversary.

MLPool Series

A. *Nursing Home Benefit*

Pays the Nursing Home Daily Benefit for all levels of care for each day benefits are payable. Benefits are payable until the Maximum Benefit is exhausted.

B. *Home Health Care - Rider Form(s): ML-HCR TQ (MD) 600*

Pays actual charges up to the Home Health Care Maximum Daily Benefit that varies by type of service provided (professional, secondary, respite care, or non-professional). Benefits include Home Health, Adult Day Care, Respite Care, Caregiver Training, Medical Alert System, Medication Management, Home Modification and Equipment, and Non-Professional.

C. *Simple Benefit Increase Option (BIO) - Rider Form: ML-SBIR TQ (MD) 600*

Increases benefits by 5% of the original amount on each anniversary of the policy.

D. *Compound Benefit Increase Option (BIO) - Rider Form: ML-CBIR TQ (MD) 600*

Increases benefits by 5% of the current amount on each policy anniversary.

Flex 2 TQ Series

A. *Nursing Home Benefit*

After satisfaction of the Nursing Home Elimination Period, the company will pay actual charges up to the Nursing Home Maximum Daily Benefit for each day during a Period of Confinement that an Insured Person requires Nursing Home Confinement. Benefits are payable up to the Nursing Home Lifetime Maximum Benefit. The confinement must be due to being Chronically Ill.

B. *Home Health Care Benefit -*

Rider Form: FHHRTQ (MD) 197

After satisfaction of the Home Health Care Elimination Period, the company will pay charges up to the Home Health Care Maximum Daily Benefit for each day services are provided by a Home Health Aide or pay up to 200% of the Home Health Care Maximum Daily Benefit for each day Skilled Services are received. Benefits are payable up to the Home Health Care Lifetime Maximum Benefit amount.

C. *Benefit Increase Option (BIO):*

Compound Benefit Increase Option - Rider Form: CBIOR 196

This rider will increase the Nursing Home Benefit and the Maximum Skilled Home Health Care and Home Health Care Benefits by 5% of the current amount on each policy anniversary.

Simple Benefit Increase Option - Rider Form: SBIOR (MD) 196

This rider will increase the Nursing Home Benefit and Maximum Skilled Home Health Care and Home Health Care Benefits by 5% of the original amount on each policy anniversary.

LTC 5 TQ Series

A. *Nursing Home Benefit*

Pays the daily Nursing Home benefit for each day of confinement in a Nursing Home up to the Lifetime Maximum Benefit.

B. *Home and Community Care – Form: LTC 5 TQ HCCR (MD) 1096*

Pays expenses incurred up to the maximum daily benefit for each day Home Health Care, Assisted Living Facility, Adult Day Care, or Hospice services are provided up to the Lifetime Maximum Benefit Amount.

C. *Simple Benefit Increase Option (BIO) – Rider Form: SBIOR TQ (MD) 1096*

Increases the benefit by 5% of the original amount on each anniversary.

D. *Compound Benefit Increase Option (BIO) – Rider Form: CBIOR TQ (MD) 1096*

Increases the benefit by 5% of the current amount on each policy anniversary.

3) **Renewability**

These policy forms are guaranteed renewable for life, subject to the company's right to change premium rates.

4) **Applicability**

This filing applies to inforce insureds only, as these forms are no longer actively being sold. The premium change will be applicable to the base forms and to all riders associated with the base forms.

5) **Morbidity**

The underlying claim costs are based on internal data derived from company experience. The confinement length of stay and incidence rates were originally based on unpublished industry data and the 1985 national nursing home survey as reported in the Society of Actuaries transactions of 1988-1989-1990 Reports. The claim costs were also based on data from the 1984 National Long Term Care Survey. The claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

6) **Mortality**

The 1983 GAM mortality table, with select factors based on company experience, was used for projecting future mortality.

7) **Persistency**

Voluntary lapse rates are based on company experience and vary by duration and issue age. Different lapse rates are assumed based on inflation option, marital discount, and issue era.

8) **Expenses**

Expenses have not been explicitly projected. It is assumed that the originally filed

expense assumptions remain appropriate.

9) Marketing

These policy forms were marketed by agents to individuals in age ranges that vary by policy form.

10) Policy Design

Policy design features have been taken into consideration. Benefit provisions, exclusions, elimination periods, benefit periods, number of units, benefit growth, etc. have been accounted for either in the development of claim costs or projection model formulas.

11) Underwriting

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment. The effect of the underwriting has been incorporated into the projection.

12) Claims Adjudication Practice

No significant changes to the standard operating practices of the Claims Department have been necessary to date nor are any changes expected to be necessary in the future. The claims adjudication staff has maintained a consistently high degree of expertise, experience, and performance over the life of these policy forms and this is expected to continue in the future. Therefore, special adjustments due to claims adjudication practice have not been incorporated into the projection.

13) Premiums

Premiums vary based on original issue age, rate class, and benefit options selected.

14) Issue Age Range

For the ML1 Series, applicants age 18-79 were eligible for all elimination periods and benefit periods. Applicants age 80-84 were eligible for the 100-day elimination period only and the 1-year, 2-year, 3-year and 4-year benefit periods only. Applicants age 85-99 were eligible for the 100-day elimination period and the 1-year and 2-year benefit periods only.

For the MLPool Series, applicants age 18-79 were eligible for all elimination periods and benefit periods. Applicants age 80-84 were eligible for all elimination periods except for 0-day, and eligible for all benefit periods. Applicants age 85 and older were eligible for all elimination periods except for 0-day, and eligible for the 1-year and 2-year benefit periods only.

For the FLEX 2 TQ Series, applicants age 18 - 89 were eligible for all elimination periods and benefit periods.

For the LTC 5 TQ Series, applicants age 18 - 79 were eligible for all elimination periods and benefit periods. Applicants age 80 - 89 were eligible for all elimination periods except for 0-day and were eligible for all benefit periods except for Lifetime.

15) Area Factors

Area factors are not used for these products.

16) Average Annual Premium

ML1 Series

Before Increase: \$1,777
After Increase: \$2,044

MLPool TQ Series

Before Increase: \$1,502
After Increase: \$1,727

Flex 2 TQ Series

Before Increase: \$1,940
After Increase: \$2,231

LTC 5 TQ Series

Before Increase: \$1,977
After Increase: \$2,274

17) Premium Modalization Rules

Modal factors, which are applied to the annual premium, are no greater than the following:

Premium Mode	Annual	Semi-annual	Quarterly	Monthly
ML1 Series	1.000	0.510	0.260	0.09
MLPool Series	1.000	0.510	0.260	0.09
Flex 2 TQ Series	1.000	0.520	0.270	0.085
LTC 5 TQ Series	1.000	0.520	0.270	0.085

18) Claim Liability and Reserve

The present value of amounts not yet due (Exhibit 6) is calculated for all open claims using termination rates derived from company experience. The resulting reserve is adjusted by factors based on age at incurral, sex, and benefit period developed from company experience. The interest rate varies by year of incurral. The incurred but not reported and in course of settlement reserves (Exhibit 8) are calculated based on the development of incurred claims by month of incurral, based on internal Company data. The claim reserves underlying the incurred claims in the projection are consistent with the reserves reported in Exhibits 6 and 8 of the Company's financial statement.

19) Active Life Reserve

Active life reserves may have been used in the original pricing of the captioned forms to demonstrate compliance with the minimum 60% loss ratio. However, active life reserves have not been used in this premium rate increase filing to demonstrate compliance with the 60% loss ratio requirement. As a result, we are requesting a lesser increase than would have been necessary had we included the cost of the active life reserves.

20) Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

21) Minimum Required Loss Ratio

The Statutorily Required Minimum Loss Ratio for these forms is 60%.

22) Anticipated Loss Ratio

The anticipated lifetime loss ratio for this book of business is shown in Exhibit I.

23) Distribution of Business

See Attachment A.

24) Contingency and Risk Margins

Contingency and risk margins have not been included in the justification for this rate increase.

25) Experience on the Form

In order to enhance credibility of the experience used to justify the rate increase request of this filing, in accordance with ASOP 25, Exhibits I and II include the experience of the policy forms of an affiliated company from which the captioned Transamerica Premier Life (the Company) policy forms of this filing were cloned in addition to the experience of the Company's captioned policy form series of this filing. The experience of the commingled policy forms is expected to be substantially similar over the lifetime of the block since they were subject to the same underwriting standards, have identical benefit design, and identical assumptions. Experience included in Exhibit III is limited to the Company's experience, i.e. no affiliate experience is included. All of the experience used in all exhibits mentioned above has been adjusted to reflect the Maryland rate history of the Company's policy form series of this filing.

See Exhibit I for calendar year historical experience through September 30, 2016, as well as projected experience thereafter both with and without the proposed rate increase where all policyholders are assumed to pay the increase under the 'with proposed rate increase' scenario.

See Exhibit II for actual-to-expected experience by duration where 'actual' experience includes historical experience through September 30, 2016. Historical Incurred Claims reflect claim payment runoff through January 31, 2017, plus the claim reserve estimate as of January 31, 2017 (as described in Section 18 above).

See Exhibit III for calendar year historical experience through September 30, 2016, for the above captioned form series experience of the Company only.

26) History of Rate Adjustments

The magnitude of rate increases approved for each product discussed herein is displayed in Attachment B.

27) Number of Insureds

As of September 2016, the number of insureds that will be affected by this increase is:

	Insureds	Annualized Premium
Maryland:	158	\$332,052
Nationwide:	19,860	\$37,823,823

28) Proposed Effective Date

The proposed rate increase will be implemented within 3 months following approval, after fulfillment of all statutory and contractual requirements. The increase for any policyholder will not become effective until a period of one year has elapsed since the previously approved rate increase effective date, if applicable.

29) Actuarial Certification

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of this state and with the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No 8. I certify that benefits are reasonable in relation to premium at the requested rate schedule. If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.



Brad Rokosh, ASA, MAAA
Director, Actuarial, LTC Margin Analytics

January 3, 2018

Attachment A

Transamerica Premier Life Insurance Company

Distribution of Business
Policies of All Benefit Periods Combined

By Issue Age

0 to 59	65.0%
60 to 64	19.4%
65 to 69	10.3%
70 to 74	4.0%
75 to 79	1.2%
80 to 84	0.1%
85 +	0.0%

By Elimination Period

0 day	20 day	30 day	60 day	90 day	> 90 days
3.4%	4.0%	0.1%	16.2%	76.2%	0.1%

By Maximum Benefit Option

≤2 Yr	3 Yr	4 Yr	≥5 Yr*	Unlimited
8.3%	22.1%	10.0%	8.0%	51.6%

* Not including Unlimited.

Attachment B

Transamerica Premier Life Insurance Company

Rate Increase History

Policy Form	First Increase (Approved, Implemented)	Second Increase (Approved, Implemented)	Third Increase (Approved, Implemented)
ML1	20% (2007,2007)	20% (2008,2008)	15% (2011,2011)
MLPool	20% (2007,2007)	20% (2008,2008)	15% (2011,2011)
Flex 2 TQ	20% (2007,2007)	20% (2008,2008)	15% (2011,2011)
LTC 5 TQ	20% (2007,2007)	20% (2008,2008)	15% (2011,2011)

Exhibit I
Transamerica Premier Life Insurance Company
Flex 2 TQ, LTC 5 TQ, ML1, and MLPOOL of Transamerica Premier Life
Flex 2 TQ, LTC 5 TQ, Future Care 2 TQ, and Future Care Pool TQ of Transamerica Life
Nationwide Experience Adjusted to Maryland-Specific Rate History
All Policyholders Pay the Requested Increase

Year	Earned Premium		Incurred Claims	Lives	Loss Ratios Excluding Change in ALR			
	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future	Lives	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
1988-1999	39,606,649	39,606,649	2,853,797	34,281	7.2%	7.2%	7.1%	7.1%
2000	38,767,251	38,767,251	3,058,336	30,067	7.9%	7.9%	7.5%	7.5%
2001	51,783,581	51,783,581	6,601,186	41,211	12.7%	12.7%	9.5%	9.5%
2002	68,298,026	68,298,026	8,521,333	53,752	12.5%	12.5%	10.4%	10.4%
2003	81,661,931	81,661,931	11,241,284	64,001	13.8%	13.8%	11.3%	11.3%
2004	86,347,447	86,347,447	16,911,300	67,052	19.6%	19.6%	13.1%	13.1%
2005	85,586,315	85,586,315	19,165,208	65,534	22.4%	22.4%	14.7%	14.7%
2006	82,608,417	82,608,417	25,645,343	63,910	31.0%	31.0%	16.9%	16.9%
2007	80,277,195	80,277,195	32,315,824	62,361	40.3%	40.3%	19.5%	19.5%
2008	86,177,037	86,177,037	29,730,857	60,881	34.5%	34.5%	21.0%	21.0%
2009	95,891,771	95,891,771	39,546,100	59,242	41.2%	41.2%	23.0%	23.0%
2010	97,992,581	97,992,581	53,314,056	57,785	54.4%	54.4%	25.8%	25.8%
2011	94,080,723	94,080,723	54,874,411	56,329	58.3%	58.3%	28.2%	28.2%
2012	98,356,382	98,356,382	63,454,835	54,902	64.5%	64.5%	30.8%	30.8%
2013	98,887,091	98,887,091	70,717,318	53,481	71.5%	71.5%	33.3%	33.3%
2014	94,682,700	94,682,700	72,570,075	52,014	76.6%	76.6%	35.7%	35.7%
2015	90,562,337	90,562,337	83,751,313	50,473	92.5%	92.5%	38.4%	38.4%
2016Q123	65,358,210	65,358,210	74,807,798	36,824	114.5%	114.5%	40.8%	40.8%
2016Q4	21,384,288	21,384,288	25,966,783	12,109	121.4%	121.4%	41.6%	41.6%
2017	82,852,116	84,323,113	107,759,027	47,414	130.1%	127.8%	44.9%	44.9%
2018	78,611,217	88,838,865	116,452,956	45,779	148.1%	131.1%	48.2%	48.0%
2019	74,377,959	85,534,652	126,505,385	44,126	170.1%	147.9%	51.7%	51.2%
2020	70,096,744	80,611,256	136,213,353	42,454	194.3%	169.0%	55.2%	54.5%
2021	65,845,034	75,721,789	145,404,778	40,766	220.8%	192.0%	58.9%	58.0%
2022	61,494,330	70,718,480	154,202,638	39,066	250.8%	218.1%	62.5%	61.4%
2023	57,281,176	65,873,353	162,608,625	37,355	283.9%	246.9%	66.3%	65.0%
2024	53,307,721	61,303,879	170,412,096	35,636	319.7%	278.0%	70.0%	68.5%
2025	49,764,898	57,229,633	177,609,723	33,913	356.9%	310.3%	73.8%	72.0%
2026	46,351,578	53,304,314	184,286,551	32,189	397.6%	345.7%	77.5%	75.6%
2027	43,036,714	49,492,221	190,521,406	30,469	442.7%	385.0%	81.2%	79.1%
2028	39,827,599	45,801,739	195,757,120	28,757	491.5%	427.4%	84.8%	82.5%
2029	36,731,148	42,240,820	199,681,047	27,060	543.6%	472.7%	88.4%	85.9%
2030	33,752,902	38,815,837	202,252,587	25,382	599.2%	521.1%	91.8%	89.2%
2031	30,898,778	35,533,594	203,695,003	23,729	659.2%	573.2%	95.2%	92.4%
2032	28,171,492	32,397,216	206,669,369	22,106	733.6%	637.9%	98.4%	95.5%
2033	25,569,356	29,404,759	208,133,509	20,512	814.0%	707.8%	101.6%	98.5%
2034	23,096,447	26,560,914	207,889,487	18,953	900.1%	782.7%	104.7%	101.4%
2035	20,757,473	23,871,094	205,781,828	17,435	991.4%	862.1%	107.6%	104.2%
2036	18,556,388	21,339,847	201,966,878	15,965	1088.4%	946.4%	110.3%	106.8%
2037	16,496,544	18,971,026	196,701,125	14,548	1192.4%	1036.9%	112.9%	109.3%
2038	14,580,649	16,767,747	190,058,183	13,190	1303.5%	1133.5%	115.2%	111.6%
2039	12,810,353	14,731,906	181,989,778	11,897	1420.6%	1235.3%	117.4%	113.7%
2040	11,185,830	12,863,704	172,469,859	10,674	1541.9%	1340.7%	119.4%	115.6%
2041	9,706,002	11,161,902	161,850,860	9,526	1667.5%	1450.0%	121.2%	117.3%
2042	8,368,455	9,623,723	150,625,278	8,454	1799.9%	1565.1%	122.8%	118.8%
2043	7,169,246	8,244,633	139,145,903	7,462	1940.9%	1687.7%	124.2%	120.2%
2044	6,102,587	7,017,975	127,468,384	6,550	2088.8%	1816.3%	125.5%	121.4%
2045	5,161,391	5,935,599	115,687,170	5,719	2241.4%	1949.0%	126.6%	122.5%
2046	4,337,797	4,988,467	104,070,450	4,966	2399.2%	2086.2%	127.5%	123.4%
2047	3,623,102	4,166,568	93,032,732	4,290	2567.8%	2232.8%	128.3%	124.1%
2048	3,008,047	3,459,254	82,666,825	3,687	2748.2%	2389.7%	129.0%	124.8%
2049	2,483,019	2,855,472	72,962,350	3,153	2938.5%	2555.2%	129.6%	125.4%
2050	2,038,388	2,344,146	63,906,359	2,684	3135.1%	2726.2%	130.1%	125.8%
2051	1,664,751	1,914,463	55,609,229	2,275	3340.4%	2904.7%	130.5%	126.2%
2052	1,353,125	1,556,094	48,138,662	1,920	3557.6%	3093.6%	130.9%	126.6%
2053	1,094,954	1,259,197	41,452,743	1,614	3785.8%	3292.0%	131.1%	126.8%
2054	882,382	1,014,739	35,509,616	1,352	4024.3%	3499.4%	131.4%	127.0%
2055	708,344	814,596	30,239,333	1,129	4269.0%	3712.2%	131.6%	127.2%
2056	566,710	651,716	25,593,464	939	4516.1%	3927.1%	131.7%	127.4%
2057	451,956	519,749	21,542,255	780	4766.4%	4144.7%	131.8%	127.5%
2058	359,289	413,183	18,046,051	645	5022.7%	4367.6%	131.9%	127.6%
2059	284,769	327,485	15,037,957	533	5280.8%	4592.0%	132.0%	127.7%
2060	225,025	258,778	12,462,106	439	5538.1%	4815.7%	132.1%	127.7%
2061	177,252	203,840	10,266,638	360	5792.1%	5036.6%	132.1%	127.8%
2062	139,173	160,048	8,395,679	295	6032.6%	5245.7%	132.2%	127.8%
2063	108,876	125,208	6,822,089	240	6265.9%	5448.6%	132.2%	127.8%
2064	84,850	97,577	5,507,115	195	6490.4%	5643.9%	132.2%	127.9%
PV Past	574,927,387	574,927,387	234,665,943	964,100	40.8%	40.8%		
PV Future	205,068,489	231,608,696	796,619,212	760,690	388.5%	344.0%		
PV Lifetime	779,995,876	806,536,083	1,031,285,155	1,724,789	132.2%	127.9%		

Exhibit II
Transamerica Premier Life Insurance Company
Flex 2 TQ, LTC 5 TQ, ML1, and MLPOOL of Transamerica Premier Life
Flex 2 TQ, LTC 5 TQ, Future Care 2 TQ, and Future Care Pool TQ of Transamerica Life
Nationwide Experience Adjusted to Maryland-Specific Rate History
Actual To Expected Lifetime Experience

Actual Nationwide Experience Through 9/30/2016 and Projected Thereafter

Duration	Actual				Expected			Actual to Expected		
	A	B	C	D	E	F	G	H=A/E	I=C/F	J=D/G
	Earned Premium @ Original Rate Level	Earned Premium Adjusted To Approved Maryland Rate History	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Earned Premium @ Original Rate Level	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Actual to Expected Earned Premium	Actual to Expected Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase
1	97,071,076	97,071,076	3,635,835	3.7%	97,072,647	3,501,453	3.6%	100.0%	103.8%	103.8%
2	91,100,088	91,100,088	7,741,699	6.0%	86,438,367	5,444,400	4.8%	105.4%	142.2%	123.7%
3	88,385,792	88,406,393	11,843,428	8.3%	79,789,457	7,803,505	6.3%	110.8%	151.8%	131.6%
4	86,864,847	87,177,872	15,591,061	10.4%	73,668,057	10,064,762	7.8%	117.9%	154.9%	133.9%
5	84,827,104	86,384,692	18,020,613	12.2%	67,868,160	11,595,283	9.2%	125.0%	155.4%	133.1%
6	82,118,397	86,753,350	19,042,000	13.6%	62,324,038	13,277,858	10.6%	131.8%	143.4%	128.4%
7	79,397,895	88,806,018	25,118,478	15.4%	57,016,683	14,889,090	12.1%	139.3%	168.7%	128.0%
8	76,513,265	91,306,165	28,057,653	17.1%	51,931,627	16,491,373	13.6%	147.3%	170.1%	126.2%
9	73,578,269	93,773,556	39,449,661	19.5%	47,215,644	17,692,941	15.0%	155.8%	223.0%	129.8%
10	70,700,272	96,378,479	49,100,261	22.2%	42,921,087	18,790,048	16.5%	164.7%	261.3%	134.8%
11	67,165,198	97,637,655	54,175,263	24.8%	38,946,060	19,642,070	17.9%	172.5%	275.8%	138.4%
12	64,094,546	97,950,949	56,160,870	27.0%	35,317,755	21,299,085	19.4%	181.5%	263.7%	139.3%
13	61,597,981	97,363,456	67,276,187	29.6%	32,013,761	22,621,014	20.9%	192.4%	297.4%	141.5%
14	58,954,974	95,211,568	75,858,730	32.4%	28,963,098	24,112,753	22.5%	203.6%	314.6%	143.8%
15	56,341,933	92,205,713	91,765,348	35.6%	26,136,148	25,192,541	24.1%	215.6%	364.3%	147.9%
16	53,842,757	88,851,773	105,387,874	39.1%	23,534,396	26,528,324	25.7%	228.8%	397.3%	152.5%
17	51,338,402	84,962,686	107,952,411	42.4%	21,146,891	27,655,655	27.3%	242.8%	390.3%	155.6%
18	48,710,761	80,633,927	125,894,955	46.2%	18,950,589	28,634,663	28.9%	257.0%	439.7%	159.9%
19	46,070,647	76,276,259	135,561,959	50.0%	16,928,392	29,353,342	30.4%	272.2%	461.8%	164.2%
20	43,203,044	71,535,297	144,352,799	53.8%	15,066,960	29,917,431	32.0%	286.7%	482.5%	168.2%
21	39,524,393	65,448,027	155,880,481	57.8%	13,119,892	29,801,014	33.5%	301.3%	523.1%	172.7%
22	37,005,366	61,278,937	165,090,209	61.8%	11,587,378	30,962,913	35.0%	319.4%	533.2%	176.9%
23	34,649,640	57,379,267	173,502,127	65.9%	10,190,463	31,597,217	36.4%	340.0%	549.1%	180.8%
24	32,345,147	53,563,563	181,264,411	69.9%	8,919,071	32,694,348	37.9%	362.7%	554.4%	184.4%
25	30,102,508	49,849,753	188,812,795	73.9%	7,777,278	32,704,804	39.3%	387.1%	577.3%	188.0%
26	27,919,331	46,234,412	197,388,055	77.9%	6,749,342	32,879,028	40.7%	413.7%	600.3%	191.5%
27	25,798,816	42,722,839	203,837,579	81.9%	5,828,654	32,193,898	42.0%	442.6%	633.2%	195.1%
28	23,747,559	39,325,958	208,147,915	85.8%	5,008,347	31,346,736	43.2%	474.2%	664.0%	198.6%
29	21,772,317	36,054,957	210,847,410	89.6%	4,280,901	30,274,067	44.3%	508.6%	696.5%	202.1%
30	19,877,622	32,917,343	213,212,538	93.3%	3,639,726	29,115,001	45.4%	546.1%	732.3%	205.6%
31	18,067,026	29,918,996	216,605,519	96.8%	3,078,537	27,386,302	46.3%	586.9%	790.9%	209.2%
32	16,342,956	27,063,935	218,252,257	100.3%	2,590,659	26,198,649	47.2%	630.8%	833.1%	212.7%
33	14,708,328	24,356,991	217,279,354	103.6%	2,169,218	24,663,002	47.9%	678.0%	881.0%	216.2%
34	13,166,448	21,803,638	214,064,097	106.8%	1,804,091	23,717,167	48.7%	729.8%	902.6%	219.4%
35	11,720,556	19,409,241	209,472,670	109.8%	1,500,301	22,075,583	49.3%	781.2%	948.9%	222.6%
36	10,373,145	17,177,928	204,902,957	112.5%	1,241,714	20,631,327	49.9%	835.4%	993.2%	225.6%
37	9,125,380	15,111,629	198,343,546	115.1%	1,022,841	18,609,690	50.4%	892.2%	1065.8%	228.5%
38	7,977,833	13,211,292	189,414,452	117.5%	838,525	16,734,963	50.8%	951.4%	1131.8%	231.2%
39	6,930,253	11,476,499	178,713,314	119.7%	683,807	14,986,529	51.2%	1013.5%	1192.5%	233.8%
40	5,981,424	9,905,238	166,976,875	121.6%	554,552	13,390,651	51.5%	1078.6%	1247.0%	236.1%
41	5,129,013	8,493,646	155,664,282	123.3%	447,250	11,831,088	51.8%	1146.8%	1315.7%	238.2%
42	4,369,253	7,235,482	143,607,842	124.9%	358,686	10,541,784	52.0%	1218.1%	1362.3%	240.1%
43	3,697,565	6,123,167	130,895,113	126.2%	285,994	9,293,338	52.2%	1292.9%	1408.5%	241.8%
44	3,108,687	5,147,986	118,213,633	127.4%	224,922	8,347,523	52.4%	1382.1%	1416.2%	243.3%
45	2,596,918	4,300,496	105,801,703	128.4%	179,789	7,468,181	52.5%	1444.4%	1416.7%	244.5%
46	2,156,021	3,570,372	94,512,911	129.3%	143,076	6,653,886	52.6%	1506.9%	1420.4%	245.6%
47	1,779,263	2,946,459	83,658,429	130.0%	113,346	5,691,549	52.7%	1569.8%	1469.9%	246.5%
48	1,459,957	2,417,688	73,352,997	130.6%	89,370	4,858,233	52.8%	1633.6%	1509.9%	247.3%
49	1,191,482	1,973,095	63,900,817	131.1%	70,060	4,133,822	52.9%	1700.7%	1545.8%	247.9%
50	967,524	1,602,219	55,209,611	131.5%	54,526	3,505,351	52.9%	1774.4%	1575.0%	248.5%
51	782,073	1,295,112	47,631,863	131.9%	42,032	2,939,460	53.0%	1860.6%	1620.4%	248.9%
52	629,523	1,042,490	40,805,979	132.2%	31,993	2,434,451	53.0%	1967.7%	1676.2%	249.3%
53	504,803	835,954	34,666,862	132.4%	23,947	1,944,445	53.0%	2108.0%	1782.9%	249.6%
54	403,391	668,016	29,322,417	132.6%	16,821	1,595,441	53.1%	2398.1%	1837.9%	249.9%
55	321,380	532,205	24,622,797	132.8%	13,005	1,374,941	53.1%	2471.1%	1790.8%	250.1%
56	255,334	422,833	20,647,309	132.9%	9,937	1,167,841	53.1%	2569.5%	1768.0%	250.3%
57	202,313	335,030	17,204,916	133.0%	7,488	928,698	53.1%	2701.7%	1852.6%	250.4%
58	159,903	264,799	14,223,683	133.0%	5,555	724,239	53.1%	2878.4%	1963.9%	250.5%
59	126,039	208,720	11,720,378	133.1%	4,042	551,461	53.1%	3118.0%	2125.3%	250.6%
60	99,091	164,095	9,571,833	133.2%	2,868	406,405	53.1%	3454.5%	2355.2%	250.7%
61	73,992	122,531	7,263,293	133.2%	1,963	285,290	53.1%	3769.0%	2545.9%	250.7%
62	49,882	82,605	4,869,525	133.2%	1,271	184,295	53.1%	3925.6%	2642.2%	250.7%
63	28,404	47,037	2,754,867	133.2%	747	90,968	53.1%	3802.1%	3028.4%	250.8%
64	13,019	21,560	1,226,909	133.2%	250	35,335	53.1%	5210.3%	3472.2%	250.8%
65+	7,763	12,856	763,099	133.2%	381	59,260	53.1%	2038.1%	1287.7%	250.8%
PV Lifetime	1,078,664,173	1,384,708,893	1,844,950,296	133.2%	710,061,015	377,249,423	53.1%	151.9%	489.1%	250.8%

Exhibit III

Transamerica Premier Life Insurance Company

Flex 2 TQ, LTC 5 TQ, ML1, and MLPOOL

Nationwide Experience Adjusted to Maryland-Specific Rate History

All Policyholders Pay the Requested Increase

Year	Earned Premium	Inurred Claims	Loss Ratios Excluding Change in ALR	
	Actual Past	Actual Past	Actual	PV Actual Cumulative
1998-2002	57,603,153	2,793,175	4.8%	4.8%
2003	32,106,328	1,963,666	6.1%	4.8%
2004	37,615,904	3,116,442	8.3%	6.1%
2005	37,601,083	6,253,181	16.6%	8.9%
2006	36,706,508	6,091,141	16.6%	10.5%
2007	36,003,752	9,117,845	25.3%	12.8%
2008	38,997,695	6,775,041	17.4%	13.4%
2009	43,555,011	6,518,700	15.0%	13.6%
2010	44,740,766	17,353,152	38.8%	16.5%
2011	43,613,555	14,936,650	34.2%	18.2%
2012	46,422,533	16,503,095	35.5%	19.7%
2013	46,819,685	17,296,923	36.9%	21.1%
2014	45,481,150	21,892,565	48.1%	22.9%
2015	44,202,350	24,935,890	56.4%	24.9%
2016Q123	32,321,557	22,792,269	70.5%	26.8%
PV Past	348,790,297	93,452,530	26.8%	