

**State:** District of Columbia **Filing Company:** Transamerica Life Insurance Company  
**TOI/Sub-TOI:** H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness  
**Product Name:** CPC10500  
**Project Name/Number:** TEB Group CI Policy CPC10500/H125-1

## Filing at a Glance

Company: Transamerica Life Insurance Company  
Product Name: CPC10500  
State: District of Columbia  
TOI: H07G Group Health - Specified Disease - Limited Benefit  
Sub-TOI: H07G.001 Critical Illness  
Filing Type: Rate  
Date Submitted: 06/12/2014  
SERFF Tr Num: AEGB-129582170  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: CPC10500 R  
Implementation: 07/31/2014  
Date Requested:  
Author(s): Billie Baldwin, Patricia Ray, Frankie Warhurst  
Reviewer(s): John Morgan (primary), Alula Selassie, Beichen Li  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:

**State:** District of Columbia **Filing Company:** Transamerica Life Insurance Company  
**TOI/Sub-TOI:** H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness  
**Product Name:** CPC10500  
**Project Name/Number:** TEB Group CI Policy CPC10500/H125-1

## General Information

Project Name: TEB Group CI Policy CPC10500 Status of Filing in Domicile: Authorized  
 Project Number: H125-1 Date Approved in Domicile: 06/11/2014  
 Requested Filing Mode: Review & Approval Domicile Status Comments: Our state of domicile is Iowa.  
 Explanation for Combination/Other: Market Type: Group  
 Submission Type: New Submission Group Market Size: Small and Large  
 Group Market Type: Employer, Association, Other Explanation for Other Group Market Type: Labor Union and Credit Union  
 Overall Rate Impact: Filing Status Changed: 06/16/2014  
 Deemer Date: State Status Changed:  
 Submitted By: Billie Baldwin Created By: Frankie Warhurst  
 Corresponding Filing Tracking Number: 3Y010019  
 Filing Description:  
 District of Columbia

RE:TRANSAMERICA LIFE INSURANCE COMPANY  
 NAIC: 468-86231FEIN: 39-0989781

NEW GROUP HEALTH RATE FILING  
 CPC10500 – Group Master Policy for Critical Illness Indemnity Insurance  
 CCC10500 – Group Certificate for Critical Illness Indemnity Insurance  
 CEC105DC – District of Columbia Amendment  
 CRCAN500 – Cancer Benefit Rider  
 CRHIV500 – Occupational HIV Benefit Rider  
 CRWEL500 – Wellness Indemnity Benefit Rider  
 CRRCI500 – Recurrent Critical Illness Benefit Rider  
 CCI-AP-05-00 – Critical Illness Application

Transmitted via SERFF are the rates and Actuarial Memoranda for the above-referenced forms for your review and approval. These are new forms and rates and are not intended to replace any forms or rates previously approved by the Department. This filing does not contain any unusual or potentially controversial items from industry standards. The form filing that corresponds to this rate filing was submitted on today's date under SERFF # AEGB-129582171. Our anticipated effective date is requested for July 31, 2014.

The following is a description of the forms that the rates apply:  
 CPC10500 and CCC10500 - This policy and certificate provide stand-alone, voluntary group, critical illness indemnity insurance that pays lump sum benefits upon the positive diagnosis of a listed critical illness. Critical Illness includes heart attack, stroke, coronary artery disease requiring bypass grafts or angioplasty/stent, major organ failure, end-stage renal failure, other specified organ failure, Alzheimer's disease, and other miscellaneous diseases.

CEC105DC – This state-specific amendment will be attached to the policies and certificates issued in your state. It includes any state-required changes to the policy and certificate.

The optional benefit riders include the following:

**State:** District of Columbia **Filing Company:** Transamerica Life Insurance Company  
**TOI/Sub-TOI:** H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness  
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Cancer Benefit Rider, CRCAN500. This benefit pays a critical illness benefit for invasive cancer, as defined in the rider, or for a bone marrow transplant.

Occupational HIV Benefit Rider, CRHIV500. This Rider pays 100% of the certificate's benefit amount listed on the schedule of benefits for a critical illness when a covered person receives an initial positive diagnosis of HIV that is contracted during the course of employment.

Recurrent Critical Illness Benefit Rider, CRRCI500, provides a certain percentage of the benefit amount for a recurrent critical illness as defined in the rider.

Wellness Indemnity Benefit Rider, CRWEL500, provides a calendar year benefit when a covered person incurs a charge for one of the health screening tests listed in the rider.

Certificate Application, CCI-AP-05-00 will be used in conjunction with the sale and presentation of the certificate. Two types of underwriting are possible: (1) Guaranteed Issue for those who are purchasing an agreed upon amount of insurance – first three questions (eligibility questions) only; and (2) Simplified Issue – questions 1-6 must be answered. Simplified Issue - questions 7 - 8 are only answered if the Cancer Benefit Rider is included. We do not request health examinations or a consumer credit report. Coverage will be issued based on the answers to the application questions. The application form may be used for internet solicitation and the application process for the above product. When the application is used in an internet or electronic enrollment, no substantive changes will be made to the format and no changes will be made to the actual application language. For the applicant's signature, a PIN or other electronic signature will be required to be captured and verified.

These forms will be marketed to eligible groups as permitted under the laws of your state. We will be offering this product to the employees and/or members of employers, associations, labor unions or credit unions. At the time we contact an employer, association or union regarding the offer of this policy to their employees or members, we will put together a predetermined package of the policy/certificate plus rider benefits. This predetermined package will then be offered to the individual employees or members in a Worksite Marketing solicitation. Premiums may be paid by the certificateholder or the policyholder or a combination of both.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your state. If you have any questions, please do not hesitate to contact me.

Sincerely,

Billie Jean Baldwin, FLMI, AIRC, CCP  
Senior Product Manager, Contract Compliance, Assistant Secretary  
Product Implementation Department  
Transamerica Life Insurance Company  
Telephone: 800-400-3042 x127-1098  
Email: bj.baldwin@transamerica.com

## Company and Contact

### Filing Contact Information

BJ Baldwin,

BJ.Baldwin@Transamerica.com

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**State:** District of Columbia **Filing Company:** Transamerica Life Insurance Company  
**TOI/Sub-TOI:** H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness  
**Product Name:** CPC10500  
**Project Name/Number:** TEB Group CI Policy CPC10500/H125-1

1400 Center View Drive 501-227-1098 [Phone]  
Little Rock, AR 72211

**Filing Company Information**

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
4333 Edgewood Road, NE	Group Code: 468	Company Type:
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(319) 355-7888 ext. [Phone]	FEIN Number: 39-0989781	

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**Filing Fees**

Fee Required? No  
Retaliatory? No  
Fee Explanation:

SERFF Tracking #:

AEGB-129582170

State Tracking #:

Company Tracking #:

CPCI0500 R

State: District of Columbia

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI: H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness

Product Name: CPCI0500

Project Name/Number: TEB Group CI Policy CPCI0500/H125-1

### Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing: New

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Transamerica Life Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	%

**SERFF Tracking #:**

AEGB-129582170

**State Tracking #:****Company Tracking #:**

CPCI0500 R

**State:** District of Columbia**Filing Company:**

Transamerica Life Insurance Company

**TOI/Sub-TOI:** H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness**Product Name:** CPCI0500**Project Name/Number:** TEB Group CI Policy CPCI0500/H125-1

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Exhibit 1A Issue Age Premiums	CPCI0500, CRCAN500, CRHIV500, CRWEL500, CRRCI500	New		Exhibit 1A Issue Age Premiums.pdf,
2		Exhibit 1B Attained Age Premiums	CPCI0500, CRCAN500, CRHIV500, CRWEL500, CRRCI500	New		Exhibit 1B Attained Age Premiums 6010.pdf,

**Transamerica Life Insurance Company**  
**Exhibit 1A. Issue Age Annual Premium Rates per \$1,000 Critical Illness Benefit**

The contract has a \$2.00 monthly fee.

<b>Base Policy (first occurrence after effective date)</b>																
Issue Age	<b>Employee</b>			<b>Employee &amp; Child</b>			<b>Family</b>			<b>Employee &amp; 50% benefit to Child</b>			<b>Family (50% benefit to dependents)</b>			
	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	
18-29	4.80	9.12	5.52	5.04	9.36	5.76	6.00	12.48	7.20	4.92	9.24	5.64	5.40	10.80	6.36	
30-39	4.80	9.12	5.52	5.04	9.36	5.76	7.92	12.48	8.40	4.92	9.24	5.64	6.36	10.80	6.96	
40-49	8.64	16.92	10.08	8.88	17.16	10.32	15.60	30.12	18.00	8.76	17.04	10.20	12.12	23.52	14.04	
50-59	16.08	30.60	18.36	16.32	30.84	18.60	26.40	58.20	32.28	16.20	30.72	18.48	21.24	44.40	25.32	
60-64	33.84	54.60	36.72	34.08	54.84	36.96	62.16	104.04	67.92	33.96	54.72	36.84	48.00	79.32	52.32	
65+	43.32	61.68	45.00	43.56	61.92	45.24	64.68	118.56	73.08	43.44	61.80	45.12	54.00	90.12	59.04	

<b>Cancer Benefit Rider (first occurrence after effective date)</b>																
Issue Age	<b>Employee</b>			<b>Employee &amp; Child</b>			<b>Family</b>			<b>Employee &amp; 50% benefit to Child</b>			<b>Family (50% benefit to dependents)</b>			
	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	
18-29	2.04	4.20	2.40	2.28	4.44	2.64	4.20	7.56	4.80	2.16	4.32	2.52	3.12	5.88	3.60	
30-39	3.12	6.12	3.60	3.36	6.36	3.84	6.48	9.48	6.96	3.24	6.24	3.72	4.80	7.80	5.28	
40-49	7.08	14.04	8.16	7.32	14.28	8.40	14.28	28.68	16.80	7.20	14.16	8.28	10.68	21.36	12.48	
50-59	13.56	33.60	17.40	13.80	33.84	17.64	27.48	67.44	34.92	13.68	33.72	17.52	20.52	50.52	26.16	
60-64	30.84	68.40	37.68	31.08	68.64	37.92	62.76	138.00	76.56	30.96	68.52	37.80	46.80	103.20	57.12	
65+	32.52	74.28	40.20	32.76	74.52	40.44	65.64	148.20	80.52	32.64	74.40	40.32	49.08	111.24	60.36	

<b>Base Policy (first ever occurrence)</b>																
Issue Age	<b>Employee</b>			<b>Employee &amp; Child</b>			<b>Family</b>			<b>Employee &amp; 50% benefit to Child</b>			<b>Family (50% benefit to dependents)</b>			
	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	
18-29	4.56	8.64	5.28	4.80	8.88	5.52	5.76	12.00	6.72	4.68	8.76	5.40	5.16	10.32	6.00	
30-39	4.56	8.64	5.28	4.80	8.88	5.52	7.44	12.00	7.92	4.68	8.76	5.40	6.00	10.32	6.60	
40-49	8.28	16.08	9.60	8.52	16.32	9.84	14.76	28.80	17.04	8.40	16.20	9.72	11.52	22.44	13.32	
50-59	15.36	29.16	17.52	15.60	29.40	17.76	25.20	55.32	30.72	15.48	29.28	17.64	20.28	42.24	24.12	
60-64	32.28	51.96	34.92	32.52	52.20	35.16	59.16	99.24	64.68	32.40	52.08	35.04	45.72	75.60	49.80	
65+	41.28	58.80	42.84	41.52	59.04	43.08	61.68	112.80	69.72	41.40	58.92	42.96	51.48	85.80	56.28	

<b>Cancer Benefit Rider (first ever occurrence)</b>																
Issue Age	<b>Employee</b>			<b>Employee &amp; Child</b>			<b>Family</b>			<b>Employee &amp; 50% benefit to Child</b>			<b>Family (50% benefit to dependents)</b>			
	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	
18-29	1.92	3.96	2.28	2.16	4.20	2.52	4.08	7.32	4.68	2.04	4.08	2.40	3.00	5.64	3.48	
30-39	3.00	5.88	3.48	3.24	6.12	3.72	6.12	9.00	6.60	3.12	6.00	3.60	4.56	7.44	5.04	
40-49	6.72	13.32	7.80	6.96	13.56	8.04	13.68	27.48	15.96	6.84	13.44	7.92	10.20	20.40	11.88	
50-59	12.96	32.04	16.56	13.20	32.28	16.80	26.16	64.20	33.36	13.08	32.16	16.68	19.56	48.12	24.96	
60-64	29.40	65.16	35.88	29.64	65.40	36.12	59.64	131.40	72.84	29.52	65.28	36.00	44.52	98.28	54.36	
65+	30.96	70.80	38.28	31.20	71.04	38.52	62.64	141.12	76.68	31.08	70.92	38.40	46.80	105.96	57.48	

**Recurrent Critical Illness Benefit Rider (25%)**

Issue Age	Employee			Employee & Child			Family			Employee & 50% benefit to Child			Family (50% benefit to dependents)		
	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco
18-29	0.12	0.24	0.12	0.12	0.24	0.12	0.36	0.48	0.36	0.12	0.24	0.12	0.24	0.36	0.24
30-39	0.36	0.60	0.36	0.36	0.60	0.36	0.60	1.08	0.60	0.36	0.60	0.36	0.48	0.84	0.48
40-49	0.72	1.68	0.84	0.72	1.68	0.84	1.44	2.88	1.80	0.72	1.68	0.84	1.08	2.28	1.32
50-59	1.44	3.24	1.80	1.44	3.24	1.80	2.64	6.60	3.48	1.44	3.24	1.80	2.04	4.92	2.64
60-64	2.64	6.24	3.36	2.64	6.24	3.36	4.80	12.24	6.24	2.64	6.24	3.36	3.72	9.24	4.80
65+	3.60	7.20	4.20	3.60	7.20	4.20	6.72	13.92	8.04	3.60	7.20	4.20	5.16	10.56	6.12

**Recurrent Critical Illness Benefit Rider (50%)**

Issue Age	Employee			Employee & Child			Family			Employee & 50% benefit to Child			Family (50% benefit to dependents)		
	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco
18-29	0.24	0.48	0.24	0.24	0.48	0.24	0.72	0.96	0.72	0.24	0.48	0.24	0.48	0.72	0.48
30-39	0.72	1.20	0.72	0.72	1.20	0.72	1.20	2.16	1.20	0.72	1.20	0.72	0.96	1.68	0.96
40-49	1.44	3.36	1.68	1.44	3.36	1.68	2.88	5.76	3.60	1.44	3.36	1.68	2.16	4.56	2.64
50-59	2.88	6.48	3.60	2.88	6.48	3.60	5.28	13.20	6.96	2.88	6.48	3.60	4.08	9.84	5.28
60-64	5.28	12.48	6.72	5.28	12.48	6.72	9.60	24.48	12.48	5.28	12.48	6.72	7.44	18.48	9.60
65+	7.20	14.40	8.40	7.20	14.40	8.40	13.44	27.84	16.08	7.20	14.40	8.40	10.32	21.12	12.24

**Recurrent Critical Illness Benefit Rider (75%)**

Issue Age	Employee			Employee & Child			Family			Employee & 50% benefit to Child			Family (50% benefit to dependents)		
	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco
18-29	0.36	0.72	0.36	0.36	0.72	0.36	1.08	1.44	1.08	0.36	0.72	0.36	0.72	1.08	0.72
30-39	1.08	1.80	1.08	1.08	1.80	1.08	1.80	3.24	1.80	1.08	1.80	1.08	1.44	2.52	1.44
40-49	2.16	5.04	2.52	2.16	5.04	2.52	4.32	8.64	5.40	2.16	5.04	2.52	3.24	6.84	3.96
50-59	4.32	9.72	5.40	4.32	9.72	5.40	7.92	19.80	10.44	4.32	9.72	5.40	6.12	14.76	7.92
60-64	7.92	18.72	10.08	7.92	18.72	10.08	14.40	36.72	18.72	7.92	18.72	10.08	11.16	27.72	14.40
65+	10.80	21.60	12.60	10.80	21.60	12.60	20.16	41.76	24.12	10.80	21.60	12.60	15.48	31.68	18.36

**Recurrent Critical Illness Benefit Rider (100%)**

Issue Age	Employee			Employee & Child			Family			Employee & 50% benefit to Child			Family (50% benefit to dependents)		
	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco
18-29	0.48	0.96	0.48	0.48	0.96	0.48	1.44	1.92	1.44	0.48	0.96	0.48	0.96	1.44	0.96
30-39	1.44	2.40	1.44	1.44	2.40	1.44	2.40	4.32	2.40	1.44	2.40	1.44	1.92	3.36	1.92
40-49	2.88	6.72	3.36	2.88	6.72	3.36	5.76	11.52	7.20	2.88	6.72	3.36	4.32	9.12	5.28
50-59	5.76	12.96	7.20	5.76	12.96	7.20	10.56	26.40	13.92	5.76	12.96	7.20	8.16	19.68	10.56
60-64	10.56	24.96	13.44	10.56	24.96	13.44	19.20	48.96	24.96	10.56	24.96	13.44	14.88	36.96	19.20
65+	14.40	28.80	16.80	14.40	28.80	16.80	26.88	55.68	32.16	14.40	28.80	16.80	20.64	42.24	24.48

**Occupational HIV Benefit Rider**

	Employee		
	Nontobacco	Tobacco	Uni-tobacco
all ages	0.03	0.03	0.03

**Cancer Screening Wellness Benefit Rider per \$25 Annual Benefit**

	Employee			Employee & Child			Family		
	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco	Nontobacco	Tobacco	Uni-tobacco
all ages	12.00	12.00	12.00	16.50	16.50	16.50	28.50	28.50	28.50



**Transamerica Life Insurance Company**

**Exhibit 1B. Attained Age Annual Premium Rates per \$1,000 Critical Illness Benefit**

The contract has a \$2.00 monthly fee.

**Base Policy (first occurrence after effective date)**

Attained Age	Employee			Employee & Child			Family			Employee & 50% benefit to Child			Family (50% dependents benefit)		
	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco
Under 25	0.24	0.48	0.24	0.72	0.96	0.72	0.96	1.44	0.96	0.48	0.72	0.48	0.60	0.96	0.60
25-29	0.36	0.84	0.48	0.84	1.32	0.96	1.32	2.28	1.44	0.60	1.08	0.72	0.84	1.56	0.96
30-34	0.60	1.08	0.72	1.08	1.56	1.20	1.80	2.76	1.92	0.84	1.32	0.96	1.20	1.92	1.32
35-39	1.20	2.52	1.44	1.68	3.00	1.92	2.88	5.64	3.36	1.44	2.76	1.68	2.04	4.08	2.40
40-44	2.52	5.28	3.00	3.00	5.76	3.48	5.64	11.04	6.36	2.76	5.52	3.24	4.08	8.16	4.68
45-49	5.28	11.04	6.24	5.76	11.52	6.72	11.04	22.56	12.72	5.52	11.28	6.48	8.16	16.80	9.48
50-54	8.28	17.40	9.72	8.76	17.88	10.20	17.16	35.40	20.04	8.52	17.64	9.96	12.72	26.40	14.88
55-59	12.12	25.56	14.28	12.60	26.04	14.76	24.84	51.72	28.92	12.36	25.80	14.52	18.48	38.64	21.60
60-64	17.04	35.64	19.92	17.52	36.12	20.40	34.56	71.88	40.56	17.28	35.88	20.16	25.80	53.76	30.24
65+	33.36	70.08	39.12	33.84	70.56	39.60	67.20	140.64	78.72	33.60	70.32	39.36	50.28	105.36	58.92

**Cancer Benefit Rider (first occurrence after effective date)**

Attained Age	Employee			Employee & Child			Family			Employee & 50% benefit to Child			Family (50% dependents benefit)		
	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco
Under 25	0.72	1.44	0.84	1.20	1.92	1.32	1.92	3.36	2.04	0.96	1.68	1.08	1.32	2.40	1.44
25-29	1.20	2.40	1.44	1.68	2.88	1.92	2.88	5.28	3.12	1.44	2.64	1.68	2.04	3.84	2.28
30-34	1.68	3.60	2.04	2.16	4.08	2.52	3.84	7.68	4.44	1.92	3.84	2.28	2.76	5.64	3.24
35-39	2.40	5.04	2.76	2.88	5.52	3.24	5.28	10.56	6.12	2.64	5.28	3.00	3.84	7.80	4.44
40-44	3.72	7.80	4.32	4.20	8.28	4.80	8.04	16.20	9.36	3.96	8.04	4.56	5.88	12.00	6.84
45-49	5.76	12.12	6.72	6.24	12.60	7.20	12.00	24.84	14.16	6.00	12.36	6.96	8.88	18.48	10.44
50-54	8.52	18.00	9.96	9.00	18.48	10.44	17.64	36.48	20.76	8.76	18.24	10.20	13.08	27.24	15.36
55-59	12.60	26.52	14.76	13.08	27.00	15.24	25.80	53.64	30.12	12.84	26.76	15.00	19.20	40.08	22.44
60-64	18.24	38.28	21.36	18.72	38.76	21.84	36.96	77.16	43.20	18.48	38.52	21.60	27.60	57.72	32.28
65+	32.76	68.76	38.40	33.24	69.24	38.88	66.12	138.12	77.52	33.00	69.00	38.64	49.44	103.44	57.96

**Base Policy (first ever occurrence)**

Attained Age	Employee			Employee & Child			Family			Employee & 50% benefit to Child			Family (50% dependents benefit)		
	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco
Under 25	0.24	0.48	0.24	0.72	0.96	0.72	0.96	1.44	0.96	0.48	0.72	0.48	0.60	0.96	0.60
25-29	0.36	0.84	0.48	0.84	1.32	0.96	1.32	2.04	1.44	0.60	1.08	0.72	0.84	1.44	0.96
30-34	0.60	1.08	0.72	1.08	1.56	1.20	1.80	2.52	1.92	0.84	1.32	0.96	1.20	1.80	1.32
35-39	1.20	2.40	1.44	1.68	2.88	1.92	2.64	5.28	3.12	1.44	2.64	1.68	1.92	3.84	2.28
40-44	2.40	5.04	2.76	2.88	5.52	3.24	5.28	10.56	6.12	2.64	5.28	3.00	3.84	7.80	4.44
45-49	5.04	10.56	5.88	5.52	11.04	6.36	10.56	21.36	12.36	5.28	10.80	6.12	7.80	15.96	9.12
50-54	7.92	16.56	9.24	8.40	17.04	9.72	16.32	33.84	19.08	8.16	16.80	9.48	12.12	25.20	14.16
55-59	11.52	24.36	13.56	12.00	24.84	14.04	23.76	49.32	27.72	11.76	24.60	13.80	17.64	36.84	20.64
60-64	16.20	33.96	18.96	16.68	34.44	19.44	33.00	68.52	38.64	16.44	34.20	19.20	24.60	51.24	28.80
65+	31.80	66.72	37.32	32.28	67.20	37.80	63.96	133.92	75.00	32.04	66.96	37.56	47.88	100.32	56.16

**Cancer Benefit Rider (first ever occurrence)**

Attained Age	Employee			Employee & Child			Family			Employee & 50% benefit to Child			Family (50% dependents benefit)		
	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco
Under 25	0.72	1.32	0.84	1.20	1.80	1.32	1.68	3.24	1.80	0.96	1.56	1.08	1.20	2.28	1.32
25-29	1.20	2.28	1.32	1.68	2.76	1.80	2.64	4.92	3.00	1.44	2.52	1.56	1.92	3.60	2.16
30-34	1.56	3.48	1.92	2.04	3.96	2.40	3.72	7.32	4.32	1.80	3.72	2.16	2.64	5.40	3.12
35-39	2.28	4.80	2.64	2.76	5.28	3.12	4.92	10.08	5.76	2.52	5.04	2.88	3.60	7.44	4.20
40-44	3.60	7.44	4.20	4.08	7.92	4.68	7.68	15.36	9.00	3.84	7.68	4.44	5.64	11.40	6.60
45-49	5.52	11.52	6.48	6.00	12.00	6.96	11.28	23.76	13.20	5.76	11.76	6.72	8.40	17.64	9.84
50-54	8.16	17.16	9.60	8.64	17.64	10.08	16.80	34.68	19.68	8.40	17.40	9.84	12.48	25.92	14.64
55-59	12.00	25.20	14.04	12.48	25.68	14.52	24.48	51.12	28.68	12.24	25.44	14.28	18.24	38.16	21.36
60-64	17.40	36.48	20.40	17.88	36.96	20.88	35.16	73.44	41.28	17.64	36.72	20.64	26.28	54.96	30.84
65+	31.20	65.52	36.60	31.68	66.00	37.08	62.88	131.52	73.56	31.44	65.76	36.84	47.04	98.52	55.08

**Recurrent Critical Illness Benefit Rider (25%)**

Attained Age	Employee			Employee & Child			Family			Employee & 50% benefit to Child			Family (50% dependents benefit)		
	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco
Under 25	0.12	0.12	0.12	0.12	0.12	0.12	0.24	0.24	0.24	0.12	0.12	0.12	0.12	0.24	0.12
25-29	0.12	0.12	0.12	0.12	0.12	0.12	0.24	0.24	0.24	0.12	0.12	0.12	0.12	0.24	0.12
30-34	0.12	0.12	0.12	0.12	0.12	0.12	0.24	0.24	0.24	0.12	0.12	0.12	0.12	0.24	0.12
35-39	0.12	0.12	0.12	0.12	0.12	0.12	0.24	0.24	0.24	0.12	0.12	0.12	0.12	0.24	0.12
40-44	0.12	0.24	0.12	0.12	0.24	0.12	0.24	0.60	0.24	0.12	0.24	0.12	0.24	0.36	0.24
45-49	0.24	0.60	0.36	0.24	0.60	0.36	0.60	1.08	0.60	0.24	0.60	0.36	0.36	0.84	0.48
50-54	0.36	0.72	0.48	0.36	0.72	0.48	0.84	1.56	0.84	0.36	0.72	0.48	0.60	1.20	0.72
55-59	0.60	1.20	0.72	0.60	1.20	0.72	1.32	2.40	1.44	0.60	1.20	0.72	0.96	1.80	1.08
60-64	0.84	1.68	0.96	0.84	1.68	0.96	1.80	3.48	2.16	0.84	1.68	0.96	1.32	2.52	1.56
65+	1.68	3.12	1.80	1.68	3.12	1.80	3.24	6.24	3.72	1.68	3.12	1.80	2.40	4.68	2.76

**Recurrent Critical Illness Benefit Rider (50%)**

Attained Age	Employee			Employee & Child			Family			Employee & 50% benefit to Child			Family (50% dependents benefit)		
	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco
Under 25	0.24	0.24	0.24	0.24	0.24	0.24	0.48	0.48	0.48	0.24	0.24	0.24	0.24	0.48	0.24
25-29	0.24	0.24	0.24	0.24	0.24	0.24	0.48	0.48	0.48	0.24	0.24	0.24	0.24	0.48	0.24
30-34	0.24	0.24	0.24	0.24	0.24	0.24	0.48	0.48	0.48	0.24	0.24	0.24	0.24	0.48	0.24
35-39	0.24	0.24	0.24	0.24	0.24	0.24	0.48	0.48	0.48	0.24	0.24	0.24	0.24	0.48	0.24
40-44	0.24	0.48	0.24	0.24	0.48	0.24	0.48	1.20	0.48	0.24	0.48	0.24	0.48	0.72	0.48
45-49	0.48	1.20	0.72	0.48	1.20	0.72	1.20	2.16	1.20	0.48	1.20	0.72	0.72	1.68	0.96
50-54	0.72	1.44	0.96	0.72	1.44	0.96	1.68	3.12	1.68	0.72	1.44	0.96	1.20	2.40	1.44
55-59	1.20	2.40	1.44	1.20	2.40	1.44	2.64	4.80	2.88	1.20	2.40	1.44	1.92	3.60	2.16
60-64	1.68	3.36	1.92	1.68	3.36	1.92	3.60	6.96	4.32	1.68	3.36	1.92	2.64	5.04	3.12
65+	3.36	6.24	3.60	3.36	6.24	3.60	6.48	12.48	7.44	3.36	6.24	3.60	4.80	9.36	5.52

**Recurrent Critical Illness Benefit Rider (75%)**

Attained Age	Employee			Employee & Child			Family			Employee & 50% benefit to Child			Family (50% dependents benefit)		
	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco
Under 25	0.36	0.36	0.36	0.36	0.36	0.36	0.72	0.72	0.72	0.36	0.36	0.36	0.36	0.72	0.36
25-29	0.36	0.36	0.36	0.36	0.36	0.36	0.72	0.72	0.72	0.36	0.36	0.36	0.36	0.72	0.36
30-34	0.36	0.36	0.36	0.36	0.36	0.36	0.72	0.72	0.72	0.36	0.36	0.36	0.36	0.72	0.36
35-39	0.36	0.36	0.36	0.36	0.36	0.36	0.72	0.72	0.72	0.36	0.36	0.36	0.36	0.72	0.36
40-44	0.36	0.72	0.36	0.36	0.72	0.36	0.72	1.80	0.72	0.36	0.72	0.36	0.72	1.08	0.72
45-49	0.72	1.80	1.08	0.72	1.80	1.08	1.80	3.24	1.80	0.72	1.80	1.08	1.08	2.52	1.44
50-54	1.08	2.16	1.44	1.08	2.16	1.44	2.52	4.68	2.52	1.08	2.16	1.44	1.80	3.60	2.16
55-59	1.80	3.60	2.16	1.80	3.60	2.16	3.96	7.20	4.32	1.80	3.60	2.16	2.88	5.40	3.24
60-64	2.52	5.04	2.88	2.52	5.04	2.88	5.40	10.44	6.48	2.52	5.04	2.88	3.96	7.56	4.68

65+ | 5.04 9.36 5.40 | 5.04 9.36 5.40 | 9.72 18.72 11.16 | 5.04 9.36 5.40 | 7.20 14.04 8.28 |

**Recurrent Critical Illness Benefit Rider (100%)**

Attained Age	Employee			Employee & Child			Family		Employee & 50% benefit to Child			Family (50% dependents benefit)			
	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco
Under 25	0.48	0.48	0.48	0.48	0.48	0.48	0.96	0.96	0.96	0.48	0.48	0.48	0.48	0.96	0.48
25-29	0.48	0.48	0.48	0.48	0.48	0.48	0.96	0.96	0.96	0.48	0.48	0.48	0.48	0.96	0.48
30-34	0.48	0.48	0.48	0.48	0.48	0.48	0.96	0.96	0.96	0.48	0.48	0.48	0.48	0.96	0.48
35-39	0.48	0.48	0.48	0.48	0.48	0.48	0.96	0.96	0.96	0.48	0.48	0.48	0.48	0.96	0.48
40-44	0.48	0.96	0.48	0.48	0.96	0.48	0.96	2.40	0.96	0.48	0.96	0.48	0.96	1.44	0.96
45-49	0.96	2.40	1.44	0.96	2.40	1.44	2.40	4.32	2.40	0.96	2.40	1.44	1.44	3.36	1.92
50-54	1.44	2.88	1.92	1.44	2.88	1.92	3.36	6.24	3.36	1.44	2.88	1.92	2.40	4.80	2.88
55-59	2.40	4.80	2.88	2.40	4.80	2.88	5.28	9.60	5.76	2.40	4.80	2.88	3.84	7.20	4.32
60-64	3.36	6.72	3.84	3.36	6.72	3.84	7.20	13.92	8.64	3.36	6.72	3.84	5.28	10.08	6.24
65+	6.72	12.48	7.20	6.72	12.48	7.20	12.96	24.96	14.88	6.72	12.48	7.20	9.60	18.72	11.04

**Occupational HIV Benefit Rider**

**Employee**

	Non-tobacco	Tobacco	Uni-tobacco
all ages	0.03	0.03	0.03

**Cancer Screening Wellness Benefit Rider per \$25 Annual Benefit**

Attained Age	Employee			Employee & Child			Family		Uni-tobacco
	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco	Non-tobacco	Tobacco	Uni-tobacco
Under 25	3.96	3.96	3.96	9.00	9.00	9.00	12.96	12.96	12.96
25-29	5.04	5.04	5.04	10.08	10.08	10.08	15.24	15.24	15.24
30-34	6.84	6.84	6.84	11.88	11.88	11.88	18.60	18.60	18.60
35-39	7.92	7.92	7.92	12.96	12.96	12.96	20.88	20.88	20.88
40-44	9.00	9.00	9.00	14.04	14.04	14.04	23.16	23.16	23.16
45-49	9.60	9.60	9.60	14.64	14.64	14.64	24.24	24.24	24.24
50-54	10.68	10.68	10.68	15.72	15.72	15.72	26.52	26.52	26.52
55-59	11.28	11.28	11.28	16.32	16.32	16.32	27.72	27.72	27.72
60-64	12.48	12.48	12.48	17.52	17.52	17.52	30.00	30.00	30.00
65+	14.16	14.16	14.16	19.20	19.20	19.20	33.36	33.36	33.36

**State:** District of Columbia **Filing Company:** Transamerica Life Insurance Company  
**TOI/Sub-TOI:** H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness  
**Product Name:** CPCI0500  
**Project Name/Number:** TEB Group CI Policy CPCI0500/H125-1

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	This is a new filing. Effective/Implementation Date requested is July 31, 2014.
<b>Attachment(s):</b>	DC Rate Cover Letter 6-12-2014.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	No third party filer involved.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	CCCI0500 DC actuarial memo 06-12-14.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	The Actuarial Memorandum is certified and signed by the Actuary.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	Not applicable for this new filing - no experience to report.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	New filing - not applicable.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

SERFF Tracking #:

AEGB-129582170

State Tracking #:

Company Tracking #:

CPCI0500 R

State:

District of Columbia

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness

Product Name:

CPCI0500

Project Name/Number:

TEB Group CI Policy CPCI0500/H125-1

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	Not applicable to this group rate filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	Not applicable to this new group rate filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



Transamerica Life Insurance Company  
Monumental Life Insurance Company  
Home Office: Cedar Rapids, Iowa  
*Administrative Office*  
1400 Centerview Drive, P.O. Box 8063  
Little Rock, Arkansas 72203-8063  
(800) 400-3042

District of Columbia

RE: TRANSAMERICA LIFE INSURANCE COMPANY  
NAIC: 468-86231 FEIN: 39-0989781

**NEW GROUP HEALTH RATE FILING**

CPCI0500 – Group Master Policy for Critical Illness Indemnity Insurance  
CCCI0500 – Group Certificate for Critical Illness Indemnity Insurance  
CECI05DC – District of Columbia Amendment  
CRCAN500 – Cancer Benefit Rider  
CRHIV500 – Occupational HIV Benefit Rider  
CRWEL500 – Wellness Indemnity Benefit Rider  
CRRCI500 – Recurrent Critical Illness Benefit Rider  
CCI-AP-05-00 – Critical Illness Application

Transmitted via SERFF are the rates and Actuarial Memoranda for the above-referenced forms for your review and approval. These are new forms and rates and are not intended to replace any forms or rates previously approved by the Department. This filing does not contain any unusual or potentially controversial items from industry standards. The form filing that corresponds to this rate filing was submitted on today's date under SERFF # AEGB-129582171. The proposed Effective Date is requested for July 31, 2014.

The following is a description of the forms that the rates apply:

CPCI0500 and CCCI0500 - This policy and certificate provide stand-alone, voluntary group, critical illness indemnity insurance that pays lump sum benefits upon the positive diagnosis of a listed critical illness. Critical Illness includes heart attack, stroke, coronary artery disease requiring bypass grafts or angioplasty/stent, major organ failure, end-stage renal failure, other specified organ failure, Alzheimer's disease, and other miscellaneous diseases.

CECI05DC – This state-specific amendment will be attached to the policies and certificates issued in your state. It includes any state-required changes to the policy and certificate.

The optional benefit riders include the following:

Cancer Benefit Rider, CRCAN500. This benefit pays a critical illness benefit for invasive cancer, as defined in the rider, or for a bone marrow transplant.

Occupational HIV Benefit Rider, CRHIV500. This Rider pays 100% of the certificate's benefit amount listed on the schedule of benefits for a critical illness when a covered person receives an initial positive diagnosis of HIV that is contracted during the course of employment.

Recurrent Critical Illness Benefit Rider, CRRCI500, provides a certain percentage of the benefit amount for a recurrent critical illness as defined in the rider.

Wellness Indemnity Benefit Rider, CRWEL500, provides a calendar year benefit when a covered person incurs a charge for one of the health screening tests listed in the rider.

Certificate Application, CCI-AP-05-00 will be used in conjunction with the sale and presentation of the certificate. Two types of underwriting are possible: (1) Guaranteed Issue for those who are purchasing an agreed upon amount of insurance – first three questions (eligibility questions) only; and (2) Simplified Issue – questions 1-6 must be answered. Simplified Issue - questions 7 - 8 are only answered if the Cancer Benefit Rider is included. We do not request health examinations or a consumer credit report. Coverage will be issued based on the answers to the application questions. The application form may be used for internet



solicitation and the application process for the above product. When the application is used in an internet or electronic enrollment, no substantive changes will be made to the format and no changes will be made to the actual application language. For the applicant's signature, a PIN or other electronic signature will be required to be captured and verified.

These forms will be marketed to eligible groups as permitted under the laws of your state. We will be offering this product to the employees and/or members of employers, associations, labor unions or credit unions. At the time we contact an employer, association or union regarding the offer of this policy to their employees or members, we will put together a predetermined package of the policy/certificate plus rider benefits. This predetermined package will then be offered to the individual employees or members in a Worksite Marketing solicitation. Premiums may be paid by the certificateholder or the policyholder or a combination of both.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your state. If you have any questions, please do not hesitate to contact me.

Sincerely,



Billie Jean Baldwin, FLMI, AIRC, CCP  
Senior Product Manager, Contract Compliance, Assistant Secretary  
Product Implementation Department  
Transamerica Life Insurance Company  
Telephone: 800-400-3042 x127-1098  
Email: [bj.baldwin@transamerica.com](mailto:bj.baldwin@transamerica.com)

**Transamerica Life Insurance Company  
Actuarial Memorandum  
Critical Illness Indemnity Insurance Certificate  
Certificate Form # CCCI0500  
District of Columbia**

**Policy Forms**

CPCI0500	Group Master Policy for Critical Illness Indemnity Insurance
CCCI0500	Certificate for Group Critical Illness Indemnity Insurance
CRCAN500	Cancer Benefit Rider
CRHIV500	Occupational HIV Benefit Rider
CRRCI500	Recurrent Critical Illness Benefit Rider
CRWEL500	Wellness Benefit Rider

1. Scope & Purpose

This Actuarial Memorandum is in support of a new filing for the issue of the Critical Illness Certificate, Form # CCCI0500.

2. Benefit Description

Subject to the terms, conditions, exclusions and limitations set forth in the certificate form and schedule of benefits, the following is a general description of the benefits which will be covered by this policy.

The policy will pay a scheduled benefit, between \$1,000 and \$250,000, upon the first occurrence of any of the covered specified critical illnesses or procedures.

Up to 100% of the benefit amount will be paid for the first occurrence of critical illnesses:

- Heart Attack
- Stroke
- Coronary Artery Bypass Grafts (25% of scheduled benefit)
- Angioplasty/Stent (5% of scheduled benefit)
- Major Organ Failure
- End Stage Renal Failure
- Other Specified Organ Failure (Loss of Sight, Speech, and/or Hearing)
- Alzheimer's Disease (30% of scheduled benefit)
- Miscellaneous Diseases

Additional occurrences of different critical illnesses are covered as long as they are medically unrelated to prior diagnosis and separated by at least 90 days.

**Optional Riders:**

**Cancer Benefit Rider, CRCAN500:** Invasive Cancer, Bone Marrow Failure, Carcinoma in Situ (25% of scheduled benefit), Prostate Cancer with TNM Classification of T1 (25% of scheduled benefit), Skin Cancer (5% of scheduled benefit).

**Occupational HIV Benefit Rider, CRHIV200:** This rider is only available to health care professionals and provides critical illness coverage for Occupational HIV. Coverage is for insured only, with no dependent coverage.

**Recurrent Critical Illness Benefit Rider, CRRCI500:** provides that in the event of a recurrence of the same type of critical illness, a benefit will be paid in the amount of 25%, 50%, 75%, or 100% (depending upon the percentage purchased) of the first occurrence benefit.

**Wellness Benefit Rider, CRWEL500:** provides \$25 - \$500 per calendar year for a health screening test.

Single parent family and family coverages provide a benefit for covered dependents equal to 50% or 100% of the primary insured's scheduled benefit for the base policy, Cancer Benefit Rider, and Recurrent Critical Illness Benefit Rider. For the Wellness Benefit Rider, the coverage amount for the covered dependents is the same as that of the insured.

### 3. Morbidity

The morbidity assumptions for each of the critical illnesses covered were developed using the following sources:

- Cancer: 2000-2003 SEER Cancer Statistics Review
- Carcinoma in situ: 2000-2003 SEER Cancer Statistics Review, Regional SEER data, and other sources
- Skin cancer: American Cancer Society and World Health Organization
- Heart attack: American Heart Association 2007 Heart and Stroke Statistical Update
- Stroke: American Heart Association 2007 Heart and Stroke Statistical Update
- Coronary artery bypass surgery: American Heart Association 2007 Heart and Stroke Statistical Update
- Angioplasty: American Heart Association 2007 Heart and Stroke Statistical Update
- Major organ transplant: Milliman Research Reports on Organ and Tissue Transplant Costs and Discussion published in 2006, 2005, and 2002; Organ Procurement and Transportation Network 2009
- Renal failure: US Renal Data System 2006 Annual Data Report
- Wellness: company experience
- Occupational HIV: National Institute for Occupational Safety and Health
- Other Diseases: National Center for Health Statistics – National Hospital Discharge Survey: 2007

Basic attained age claim costs were derived from the above sources.

### 4. Marketing Method

Policies will be marketed at the worksite on a voluntary basis through independent brokers. Although the critical illness contracts are sold primarily to employer-employee groups, we reserve the right to sell these contracts to any legitimate group allowed by your State's laws and/or regulations.

5. Underwriting

This policy will be guaranteed issue if participation requirements are met. Below is the table of our standard guidelines of guaranteed issue requirements. The underwriters have the latitude to deviate from these based on the demographics of the group, the agent involved, etc. Otherwise, underwriting based on a short form application using a simplified underwriting approach will be used.

**Participation Requirements for Guaranteed Issue**

<u>eligible employees</u>	<u>Target (full agent compensation)</u>	<u>Minimum (reduced compensation)</u>	<u>Maximum Guaranteed Issue Amount</u>
<49	10 applications	NA	\$15,000
50 – 99	20%	15%	\$20,000
100 - 499	20%	15%	\$25,000
500 - 999	15%	10%	\$25,000
1,000 - 5,000	15%	10%	\$25,000

6. Premium Classes

Premiums vary by issue age, tobacco usage, family coverage, benefit amount, and Benefit options selected. Premiums for base and Cancer rider also vary by whether the coverage selected is on a first ever occurrence basis or first occurrence after the effective date. Uni-tobacco rates are also available. Premium rates are also available on an attained age basis. The premium schedules are attached as Exhibit 1A for issue age rates and Exhibit 1B for attained age rates.

The attached schedules of manual premium rates reflect the base commission schedule. For cases sold with an alternative commission schedule, premium discounts will apply.

Prior to the issue date or on any date after the first renewal date, the company may establish a set of premium rates for a group that differ from the attached schedules of manual premiums. These rates will be based on a variety of factors including, but not limited to, the group's historical experience, the benefits and coverage features of the policy, the underwriting basis for the group, the type of industry, and the level of premium contribution by the group policyholder.

As an employer alternative to age-banded rates, composite rates may be offered to groups. The composite premiums will vary by family coverage and benefit amount. The demographics of the group will be used to determine the rates used for that particular group.

7. Issue Age Range

This product will be marketed to employees/members who are ages 18 and older. Rates are based on age at issue and are also available on an attained age basis.

8. Anticipated Loss Ratio

The anticipated lifetime loss ratio is 50.6% and is calculated by dividing the present value of projected benefits and change in claim and policy reserves by the present value of expected premiums using a 5.0% discount rate over a 30 year period. The derivation of the loss ratio is shown below, including the detail for the first 12 durations.

Duration	Premiums	Total Benefits, including change in claim and policy reserves	Durational Loss Ratio
1	3,125,387	912,217	29%
2	2,412,110	768,008	32%
3	1,862,916	1,577,802	85%
4	1,472,637	1,124,844	76%
5	1,195,674	832,073	70%
6	993,524	680,334	68%
7	846,118	567,193	67%
8	723,219	438,628	61%
9	620,849	379,437	61%
10	537,347	304,624	57%
11	466,593	270,056	58%
12	405,103	207,649	51%
Present value for 30 years	\$13,263,915	\$6,707,951	50.6%

9. Actuarial Certification

I hereby certify that, to the best of my knowledge and judgment, this rate filing is in compliance with the laws and regulations of this state and with Actuarial Standard Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". I also certify that the benefits are reasonable in relation to the proposed premiums, and that they are not excessive, inadequate, or unfairly discriminatory.

*Frank E. Walker*

June 12, 2014  
Date

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Frank E. Walker, A.S.A., MAAA