

State: District of Columbia **Filing Company:** Monumental Life Insurance Company
TOI/Sub-TOI: MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized
Product Name: 2013 Monumental Life (Formerly Peoples) Pre-Standardized Group Rate Filing
Project Name/Number: Med Supp Rates/02pg

Filing at a Glance

Company: Monumental Life Insurance Company
 Product Name: 2013 Monumental Life (Formerly Peoples) Pre-Standardized Group Rate Filing
 State: District of Columbia
 TOI: MS02G Group Medicare Supplement - Pre-Standardized
 Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized
 Filing Type: Rate
 Date Submitted: 07/17/2013
 SERFF Tr Num: AEGC-129120338
 SERFF Status: Assigned
 State Tr Num:
 State Status:
 Co Tr Num: 1204
 Implementation Date Requested: 09/01/2013
 Author(s): Teri Schaffer-Jones, Kristina Davis, Sharon Miles
 Reviewer(s): Donghan Xu (primary), Alula Selassie, Efren Tanhehco
 Disposition Date:
 Disposition Status:
 Implementation Date:
 State Filing Description:

State: District of Columbia **Filing Company:** Monumental Life Insurance Company
TOI/Sub-TOI: MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized
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Project Name/Number: Med Supp Rates/02pg

General Information

Project Name: Med Supp Rates Status of Filing in Domicile: Pending
 Project Number: 02pg Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Pending in our domiciliary state of Iowa.
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Large
 Group Market Type: Association, Trust Overall Rate Impact: 4%
 Filing Status Changed: 08/22/2013
 State Status Changed: Deemer Date:
 Created By: Sharon Miles Submitted By: Sharon Miles
 Corresponding Filing Tracking Number:

Filing Description:
 2013 Annual Rate Filing for Monumental Life (Formerly Peoples Benefit) Pre-Standardized Group Medicare Supplement Rate Filing.
 Policy Form/s#: 610400, NHG-900-981, NHG-910-981, NHG-1190-882R, NHG-1200-882, NHG-1340-583, NHG-1380-1083, NHG-1560-285, NHG-1740-1185

Enclosed is our rate submission for all benefits contained in Medicare Supplement plans issued prior to the 1992 Medicare regulations. This rate revision would be effective the first day of the month following 60 days from the effective date of the approval.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Company and Contact

Filing Contact Information

Sharon Miles, Actuarial Administrator Sharon.Miles@transamerica.com
 100 Light Street 800-233-4624 [Phone] 5466 [Ext]
 Mail Stop B-3449 410-209-5910 [FAX]
 Baltimore, MD 21202

Filing Company Information

| | | |
|-----------------------------------|-------------------------|-------------------------------|
| Monumental Life Insurance Company | CoCode: 66281 | State of Domicile: Iowa |
| 4333 Edgewood Road, NE | Group Code: 468 | Company Type: Life and Health |
| Cedar Rapids, IA 52499 | Group Name: | State ID Number: |
| (800) 233-4624 ext. [Phone] | FEIN Number: 52-0419790 | |

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

State: District of Columbia **Filing Company:** Monumental Life Insurance Company
TOI/Sub-TOI: MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized
Product Name: 2013 Monumental Life (Formerly Peoples) Pre-Standardized Group Rate Filing
Project Name/Number: Med Supp Rates/02pg

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 5.300%
Effective Date of Last Rate Revision: 08/01/2012
Filing Method of Last Filing: SERFF

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|-----------------------------------|-----------------------------|------------------------|--|--|-----------------------------------|---------------------------------|---------------------------------|
| Monumental Life Insurance Company | 4.000% | 4.000% | \$21,625 | 220 | \$541,311 | 4.000% | 4.000% |

SERFF Tracking #:

AEGC-129120338

State Tracking #:

Company Tracking #:

1204

State:

District of Columbia

Filing Company:

Monumental Life Insurance Company

TOI/Sub-TOI:

MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized

Product Name:

2013 Monumental Life (Formerly Peoples) Pre-Standardized Group Rate Filing

Project Name/Number:

Med Supp Rates/02pg

Rate/Rule Schedule

State: District of Columbia

Filing Company:

Monumental Life Insurance Company

TOI/Sub-TOI: MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized

Product Name: 2013 Monumental Life (Formerly Peoples) Pre-Standardized Group Rate Filing

Project Name/Number: Med Supp Rates/02pg

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|----------|----------------------|---------------|---|-------------|--|---------------|
| 1 | | RATES | 610400 | Revised | Previous State Filing Number: Percent Rate Change Request: 4 | DC_Rates.pdf, |
| 2 | | RATES | NHG-900-981 | Revised | Previous State Filing Number: Percent Rate Change Request: 4 | |
| 3 | | RATES | NHG-910-981 | Revised | Previous State Filing Number: Percent Rate Change Request: 4 | |
| 4 | | RATES | NHG-1190-882R | Revised | Previous State Filing Number: Percent Rate Change Request: 4 | |
| 5 | | RATES | NHG-1200-882 | Revised | Previous State Filing Number: Percent Rate Change Request: 4 | |
| 6 | | RATES | NHG-1340-583 | Revised | Previous State Filing Number: Percent Rate Change Request: 4 | |

State: District of Columbia **Filing Company:** Monumental Life Insurance Company
TOI/Sub-TOI: MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized
Product Name: 2013 Monumental Life (Formerly Peoples) Pre-Standardized Group Rate Filing
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| | | | | | | |
|---|--|-------|---------------|---------|-----------------------------------|--|
| 7 | | RATES | NHG-1380-1083 | Revised | Previous State Filing Number: | |
| | | | | | Percent Rate Change Request: 4 | |
| 8 | | RATES | NHG-1560-285 | Revised | Previous State Filing Number: | |
| | | | | | Percent Rate Change Request: 4 | |
| 9 | | RATES | NHG-1740-1185 | Revised | Previous State Filing Number: | |
| | | | | | Percent Rate Change Request: 4 | |

MONUMENTAL LIFE INSURANCE COMPANY
(Formerly: Peoples Benefit Life)

Pre Standardized Group Medicare Supplement
2013 Annual Rate Filing

District of Columbia

Form: 610400

Current Annual Rates

| Issue Age | With Part B | Without Part B |
|------------------|--------------------|-----------------------|
| All | 2,875.74 | 2,770.44 |

Proposed Rate Increase =

| | |
|------|------|
| 4.0% | 4.0% |
|------|------|

Proposed Annual Rates

| Issue Age | With Part B | Without Part B |
|------------------|--------------------|-----------------------|
| All | 2,990.77 | 2,881.26 |

Modal Factors

| | |
|-------------|--------|
| PAC | 0.0833 |
| Monthly | 0.0833 |
| Quarterly | 0.2500 |
| Semi-Annual | 0.5000 |
| Annual | 1.0000 |

MONUMENTAL LIFE INSURANCE COMPANY
(Formerly: Peoples Benefit Life)

Pre Standardized Group Medicare Supplement
2013 Annual Rate Filing

District of Columbia

Form: NHG-900-981
Table AS

Current Annual Rates

| Issue Age | Base Plan | With SNF |
|------------------|------------------|-----------------|
| 65-69 | 1,374.54 | 1,437.98 |
| 70-74 | 1,584.05 | 1,647.48 |
| 75-79 | 1,787.36 | 1,850.79 |
| 80+ | 1,999.39 | 2,062.83 |

Proposed Rate Increase =

| |
|-------------|
| 4.0% |
|-------------|

Proposed Annual Rates

| Issue Age | Base Plan | With SNF |
|------------------|------------------|-----------------|
| 65-69 | 1,429.53 | 1,495.50 |
| 70-74 | 1,647.41 | 1,713.38 |
| 75-79 | 1,858.86 | 1,924.83 |
| 80+ | 2,079.37 | 2,145.34 |

Modal Factors

| | |
|-------------|--------|
| PAC | 0.0833 |
| Monthly | 0.0833 |
| Quarterly | 0.2500 |
| Semi-Annual | 0.5000 |
| Annual | 1.0000 |

**MONUMENTAL LIFE INSURANCE COMPANY
(Formerly: Peoples Benefit Life)**

**Pre Standardized Group Medicare Supplement
2013 Annual Rate Filing**

District of Columbia

**Form: NHG-910-981
Table EP**

Current Annual Rates

| Issue Age | Base Plan | With SNF |
|------------------|------------------|-----------------|
| 65-69 | 2,552.72 | 2,616.16 |
| 70-74 | 3,061.83 | 3,125.26 |
| 75-79 | 3,478.82 | 3,542.25 |
| 80+ | 3,894.29 | 3,957.72 |

Proposed Rate Increase =

| |
|-------------|
| 4.0% |
|-------------|

Proposed Annual Rates

| Issue Age | Base Plan | With SNF |
|------------------|------------------|-----------------|
| 65-69 | 2,654.83 | 2,720.80 |
| 70-74 | 3,184.30 | 3,250.27 |
| 75-79 | 3,617.97 | 3,683.94 |
| 80+ | 4,050.06 | 4,116.03 |

Modal Factors

| | |
|-------------|--------|
| PAC | 0.0833 |
| Monthly | 0.0833 |
| Quarterly | 0.2500 |
| Semi-Annual | 0.5000 |
| Annual | 1.0000 |

MONUMENTAL LIFE INSURANCE COMPANY
(Formerly: Peoples Benefit Life)

Pre Standardized Group Medicare Supplement
2013 Annual Rate Filing

District of Columbia

Form: NHG-1190-882 & NHG-1190-882 (R)

Current Annual Rates

| Issue Age | Base Plan | With SNF |
|------------------|------------------|-----------------|
| 65+ | 2,349.79 | 2,413.22 |

Proposed Rate Increase =

| |
|-------------|
| 4.0% |
|-------------|

Proposed Annual Rates

| Issue Age | Base Plan | With SNF |
|------------------|------------------|-----------------|
| 65+ | 2,443.78 | 2,509.75 |

Modal Factors

| | |
|-------------|--------|
| PAC | 0.0833 |
| Monthly | 0.0833 |
| Quarterly | 0.2500 |
| Semi-Annual | 0.5000 |
| Annual | 1.0000 |

MONUMENTAL LIFE INSURANCE COMPANY
(Formerly: Peoples Benefit Life)

Pre Standardized Group Medicare Supplement
2013 Annual Rate Filing

District of Columbia

Form: NHG-1200-882 & NHG-1200-882(R)

Current Annual Rates

| Issue Age | Base Plan | With SNF |
|------------------|------------------|-----------------|
| 65+ | 998.24 | 1,061.68 |

Proposed Rate Increase =

| |
|-------------|
| 4.0% |
|-------------|

Proposed Annual Rates

| | Issue Age | |
|-----|------------------|----------|
| 65+ | 1,038.17 | 1,104.14 |

Modal Factors

| | |
|-------------|--------|
| PAC | 0.0833 |
| Monthly | 0.0833 |
| Quarterly | 0.2500 |
| Semi-Annual | 0.5000 |
| Annual | 1.0000 |

MONUMENTAL LIFE INSURANCE COMPANY
(Formerly: Peoples Benefit Life)

Pre Standardized Group Medicare Supplement
2013 Annual Rate Filing

District of Columbia

Form: NHG-1340-583

Table AL

Current Annual Rates

| Issue Age | Base Plan | With Part A Ded | With SNF | With Part A, SNF |
|------------------|------------------|------------------------|-----------------|-------------------------|
| 65+ | 1,104.64 | 2,238.59 | 1,168.07 | 2,302.03 |

Proposed Rate Increase =

| | | | |
|------|------|------|------|
| 4.0% | 4.0% | 4.0% | 4.0% |
|------|------|------|------|

Proposed Annual Rates

| Issue Age | Base Plan | With Part A Ded | With SNF | With Part A, SNF |
|------------------|------------------|------------------------|-----------------|-------------------------|
| 65+ | 1,148.82 | 2,328.14 | 1,214.79 | 2,394.11 |

Modal Factors

| | |
|-------------|--------|
| PAC | 0.0833 |
| Monthly | 0.0833 |
| Quarterly | 0.2500 |
| Semi-Annual | 0.5000 |
| Annual | 1.0000 |

MONUMENTAL LIFE INSURANCE COMPANY
(Formerly: Peoples Benefit Life)

Pre Standardized Group Medicare Supplement
2013 Annual Rate Filing

District of Columbia

Form: NHG-1380-1083

Table GP

Current Annual Premiums

| Issue Age | Base Plan | With Part A Ded | With SNF | With Part A, SNF |
|------------------|------------------|------------------------|-----------------|-------------------------|
| 65+ | 1,249.57 | 2,296.72 | 1,300.88 | 2,348.02 |

Proposed Rate Increase =

| | | | |
|------|------|------|------|
| 4.0% | 4.0% | 4.0% | 4.0% |
|------|------|------|------|

Proposed Annual Premiums

| Issue Age | Base Plan | With Part A Ded | With SNF | With Part A, SNF |
|------------------|------------------|------------------------|-----------------|-------------------------|
| 65+ | 1,299.56 | 2,388.59 | 1,352.91 | 2,441.94 |

Modal Factors

| | |
|-------------|--------|
| PAC | 0.0833 |
| Monthly | 0.0833 |
| Quarterly | 0.2500 |
| Semi-Annual | 0.5000 |
| Annual | 1.0000 |

MONUMENTAL LIFE INSURANCE COMPANY
(Formerly: Peoples Benefit Life)

Pre Standardized Group Medicare Supplement
2013 Annual Rate Filing

District of Columbia

Form: NHG-1380-1083

Table GQ

Current Annual Premiums

| Issue Age | Base Plan | With Part A Ded | With SNF | With Part A, SNF |
|------------------|------------------|------------------------|-----------------|-------------------------|
| 65+ | 1,394.89 | 2,645.85 | 1,458.32 | 2,709.28 |

Proposed Rate Increase =

| | | | |
|------|------|------|------|
| 4.0% | 4.0% | 4.0% | 4.0% |
|------|------|------|------|

Proposed Annual Premiums

| Issue Age | Base Plan | With Part A Ded | With SNF | With Part A, SNF |
|------------------|------------------|------------------------|-----------------|-------------------------|
| 65+ | 1,450.68 | 2,751.69 | 1,516.65 | 2,817.66 |

Modal Factors

| | |
|-------------|--------|
| PAC | 0.0833 |
| Monthly | 0.0833 |
| Quarterly | 0.2500 |
| Semi-Annual | 0.5000 |
| Annual | 1.0000 |

MONUMENTAL LIFE INSURANCE COMPANY
(Formerly: Peoples Benefit Life)

Pre Standardized Group Medicare Supplement
2013 Annual Rate Filing

District of Columbia

Form: NHG-1560-285

Table AA

Current Annual Rates

| | | | | |
|-----|-----------------------------|----------|-------------------------|----------|
| 65+ | 1,394.89 | 2,033.51 | 2,644.46 | 1,458.32 |
| | With 50% Part A, SNF | | With Part A, SNF | |
| | 2,096.94 | | 2,707.89 | |

Proposed Rate Increase =

| | | | |
|------|------|------|------|
| 4.0% | 4.0% | 4.0% | 4.0% |
|------|------|------|------|

Proposed Annual Rates

| | | | | |
|-----|-----------------------------|----------|-------------------------|----------|
| 65+ | 1,450.68 | 2,114.85 | 2,750.24 | 1,516.65 |
| | With 50% Part A, SNF | | With Part A, SNF | |
| | 2,180.82 | | 2,816.21 | |

Modal Factors

| | |
|-------------|--------|
| PAC | 0.0833 |
| Monthly | 0.0833 |
| Quarterly | 0.2500 |
| Semi-Annual | 0.5000 |
| Annual | 1.0000 |

MONUMENTAL LIFE INSURANCE COMPANY
(Formerly: Peoples Benefit Life)

Pre Standardized Group Medicare Supplement
2013 Annual Rate Filing

District of Columbia

Form: NHG-1740-1185

Table BN

Current Annual Rates

| Issue Age | Base Plan | With Part A Ded | With SNF | With Part A, SNF |
|------------------|------------------|------------------------|-----------------|-------------------------|
| 65+ | 1,249.57 | 2,353.33 | 1,300.88 | 2,404.63 |

Proposed Rate Increase =

| | | | |
|------|------|------|------|
| 4.0% | 4.0% | 4.0% | 4.0% |
|------|------|------|------|

Proposed Annual Rates

| Issue Age | Base Plan | With Part A Ded | With SNF | With Part A, SNF |
|------------------|------------------|------------------------|-----------------|-------------------------|
| 65+ | 1,299.56 | 2,447.46 | 1,352.91 | 2,500.82 |

Modal Factors

| | |
|-------------|--------|
| PAC | 0.0833 |
| Monthly | 0.0833 |
| Quarterly | 0.2500 |
| Semi-Annual | 0.5000 |
| Annual | 1.0000 |

MONUMENTAL LIFE INSURANCE COMPANY
(Formerly: Peoples Benefit Life)

Pre Standardized Group Medicare Supplement
2013 Annual Rate Filing

District of Columbia

Form: NHG-1740-1185

Table BO

Current Annual Rates

| Issue Age | Base Plan | With Part A Ded | With SNF | With Part A, SNF |
|------------------|------------------|------------------------|-----------------|-------------------------|
| 65+ | 1,336.76 | 2,557.27 | 1,388.06 | 2,608.58 |

Proposed Rate Increase =

| | | | |
|------|------|------|------|
| 4.0% | 4.0% | 4.0% | 4.0% |
|------|------|------|------|

Proposed Annual Rates

| Issue Age | Base Plan | With Part A Ded | With SNF | With Part A, SNF |
|------------------|------------------|------------------------|-----------------|-------------------------|
| 65+ | 1,390.23 | 2,659.56 | 1,443.59 | 2,712.92 |

Modal Factors

| | |
|-------------|--------|
| PAC | 0.0833 |
| Monthly | 0.0833 |
| Quarterly | 0.2500 |
| Semi-Annual | 0.5000 |
| Annual | 1.0000 |

State: District of Columbia **Filing Company:** Monumental Life Insurance Company
TOI/Sub-TOI: MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized
Product Name: 2013 Monumental Life (Formerly Peoples) Pre-Standardized Group Rate Filing
Project Name/Number: Med Supp Rates/02pg

Supporting Document Schedules

| | |
|--------------------------|--------------------------|
| Satisfied - Item: | Cover Letter All Filings |
| Comments: | |
| Attachment(s): | Cover Letter.pdf |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|----------------------------------|
| Bypassed - Item: | Certificate of Authority to File |
| Bypass Reason: | N/A to this filing |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|-------------------------------|
| Satisfied - Item: | Actuarial Memorandum |
| Comments: | |
| Attachment(s): | actmemo_w supporting docs.pdf |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|---|
| Satisfied - Item: | Actuarial Justification |
| Comments: | Information can be found in the Actuarial Memorandum, in the Rate/Rule Schedule |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|--|
| Bypassed - Item: | District of Columbia and Countrywide Loss Ratio Analysis (P&C) |
| Bypass Reason: | n/a |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|--|
| Bypassed - Item: | District of Columbia and Countrywide Experience for the Last 5 Years (P&C) |
|-------------------------|--|

State: District of Columbia **Filing Company:** Monumental Life Insurance Company
TOI/Sub-TOI: MS02G Group Medicare Supplement - Pre-Standardized/MS02G.000 Medicare Supplement - Pre-Standardized
Product Name: 2013 Monumental Life (Formerly Peoples) Pre-Standardized Group Rate Filing
Project Name/Number: Med Supp Rates/02pg

| | |
|-----------------------|-----|
| Bypass Reason: | n/a |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|---|
| Bypassed - Item: | Actuarial Memorandum and Certifications |
| Bypass Reason: | n/a |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|------------------------------|
| Bypassed - Item: | Unified Rate Review Template |
| Bypass Reason: | n/a |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|---|
| Satisfied - Item: | Life, Accident & Health, Annuity, Credit Transmittal Document |
| Comments: | |
| Attachment(s): | DC_transmittal doc..pdf |
| Item Status: | |
| Status Date: | |

Monumental Life Insurance Company
(Formerly: Peoples Benefit Life)

ADMINISTRATIVE OFFICES:
100 Light Street, Floor B1
Baltimore, Maryland 21202-1098
Phone: 800-233-4624
Fax: 410-209-5910

July 16, 2013

Ms. Monica Myers
Analyst
Department of Insurance
John A Wilson Building
1350 Pennsylvania Avenue, NW
Washington, DC 20004

Attention: Life and Health Division

Re: Monumental Life Insurance Company (Formerly: Peoples Benefit Life): 2013 Medicare Supplement
Annual Rate Filing for Pre-Standardized Group Medicare Supplement Policies

POLICY FORM #(s): 610400, NHG-900-981, NHG-910-981, NHG-1190-882R,
NHG-1200-882, NHG-1340-583, NHG-1380-1083, NHG-1560-285, NHG-1740-1185
NAIC #: 468-66281 FEIN #: 52-0419790

Dear Ms. Myers:

Enclosed is our rate submission for all benefits contained in Medicare Supplement plans issued prior to the 1992 Medicare regulations. This rate revision would become effective on the first policy due date after your approval, no sooner than September 1, 2013.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Enclosed to complete this submission are:

- Actuarial Memorandum
- Projection Exhibit
- Rate Schedules
- Life, Accident & Health Transmittal Document

Should you have any questions or concerns, please feel free to call me at 1-800-233-4624 extension 150-5236, or our Actuary, Steve Baloga, at extension 150-5226. For your convenience, you can email us at msapprovals@aegonusa.com. If you prefer, our fax number is 410-209-5910.

Sincerely,



Teri Schaffer
Actuarial Administrative Supervisor

Monumental Life Insurance Company

(Formerly: Peoples Benefit Life)

Actuarial Memorandum

Medicare Supplement 2013 Annual Filing

Prestandardized Group

District of Columbia

Purpose of Filing

Each year we examine our experience as well as trends in the Medicare environment. Based on our findings, we recommend a rate action for the upcoming year. So, our rate revisions are anticipated once a year, and the magnitude depends on our experience to date, as well as expected Medical Trend.

State Rate Revision

Rate Increase Requested: 4.0%

General Description

1. Policy Form Number(s): 610400 NHG-1200-882 NHG-1740-1185
NHG-900-981 NHG-1340-583
NHG-910-981 NHG-1380-1083
NHG-1190-882R NHG-1560-285
2. Benefits and Exclusions: Monumental Lifes' policies offered coverage of Medicare approved benefits under the NAIC Medicare Supplement Insurance Standard Model Act.
3. Renewal Provision: Guaranteed Renewable
4. Marketing Method: Mass Marketed Group
5. Issue Age Limits: Those age 65 and over covered by Medicare.
6. Premium Basis: Issue Age
7. Underwriting Method: Guaranteed Issue
8. Domiciliary Status: The rates for use in 2013, for this policy form in our domiciliary state, Iowa, are pending approval.
9. Other: This is a closed block of business.

Modal Factors

See Rate Sheets for form specific modal factors.

Monumental Life Insurance Company

(Formerly: Peoples Benefit Life)

Actuarial Memorandum

Medicare Supplement 2013 Annual Filing

Prestandardized Group

District of Columbia

Rate History

See Exhibit 1 'History of Past Rate Increases' for all past rate changes.

Rate Methodology/Assumptions

In this rate filing, we have applied the factors, as stated on Exhibit A, to the current rates to determine the rates for use in 2013. Included are adjustments for inflation, including changes in the Medicare Part A Deductible (assuming an increase to \$1,184 for 2013), utilization, aging, and experience where appropriate. In developing the inflation assumptions, we considered the effect of leveraging on both the Part B Coinsurance benefits and Prescription Drug benefits.

- Mortality/Morbidity: Claim data was developed from actual company experience. This data was supplemented by trend information from Milliman USA and also Consumer Price Index data. A copy of this report is available upon request.
- Lapse Rates: 10%
- Interest: 5.0%
- Maintenance: 9.5%: This includes Claim Administration, Customer Service, Billing, and ongoing Policy Maintenance

Estimated Average Annual Premium Rate

The proposed average annual premium in your state is \$2623.

In Force Policy Counts

Total inforce lives as of 12/31/12

Policy Holders of DC Trust: 220

DC Policy Holders: 2

Nationwide: 730

Loss Ratio Projection

We expect the ratio of the present value of all future benefits to the present value of all future premiums to be 65.0%, for each benefit this year and all future years in your state.

The Union Labor Life Insurance Company and Peoples Benefit Life Insurance Company forms that comprise this block were issued in states that had a 65% or 75% lifetime loss ratio. As such our nationwide lifetime loss ratio is 65.8%, which represents a weighted average of the loss ratios required in all states.

Historical Earned Premium and Incurred Claims

Historical earned premium and incurred claims, along with expected earned premium and incurred claims are presented in the enclosed Projection Exhibit.

Monumental Life Insurance Company

(Formerly: Peoples Benefit Life)

Actuarial Memorandum

Medicare Supplement 2013 Annual Filing

Prestandardized Group

District of Columbia

Actuarial Certification

To the best of my knowledge and judgment, the following are true with respect to this Medicare Supplement rate filing:

- The assumptions present my best judgment as to the expected value of each assumption and are consistent with the company's business plan at the time of the filing.
- The anticipated lifetime loss ratio, future loss ratio, and third-year loss ratio all exceed the applicable ratio.
- The filed rates maintain the proper relationship between policies which have different rating methodologies.
- The filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board.
- The filing is in compliance with applicable laws and regulations in your state.
- The rates are reasonable in relationship to the benefits.



Stephen M. Baloga, A.S.A., M.A.A.A.
Assistant Vice President and Actuary
100 Light Street
Baltimore, Maryland 21202 - 1098
(800) 233-4624

Life, Accident & Health, Annuity, Credit Transmittal Document

| | | |
|-----------|----------------------------------|-----------------------------|
| 1. | Prepared for the State of | District of Columbia |
|-----------|----------------------------------|-----------------------------|

| | |
|-----------|----------------------------|
| 2. | Department Use Only |
| | State Tracking ID |

| 3. | Insurer Name & Address | Domicile | Insurer License Type | NAIC Group # | NAIC # | FEIN # | State # |
|----|---|----------|----------------------|--------------|--------|------------|---------|
| | Monumental Life Insurance Company (Formerly: People Benefit Life Insurance Co.) 100 Light Street, B1 Baltimore, MD 21202-1098 | Iowa | Accident & Health | 468 | 66281 | 52-0419790 | |

| 4. | Contact Name & Address | Telephone # | Fax # | E-mail Address |
|----|---|------------------------|--------------|--------------------------|
| | Teri Schaffer Actuarial Administrative Supervisor 100 Light Street, B1 Baltimore, MD 21202-2559 | 800-233-4624 ext. 5236 | 410-209-5910 | msapprovals@aegonusa.com |

| | | |
|-----------|------------------------------|--|
| 5. | Requested Filing Mode | <input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____ |
|-----------|------------------------------|--|

| | | |
|-----------|--------------------------------|------|
| 6. | Company Tracking Number | 1204 |
|-----------|--------------------------------|------|

| | | |
|-----------|--|-----------------------|
| 7. | <input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission | Previous file # _____ |
|-----------|--|-----------------------|

| | | | |
|-----------|---------------|--|--|
| 8. | Market | <input type="checkbox"/> Individual <input type="checkbox"/> Franchise | <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large |
| | | Group | <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____ |

| | | |
|-----------|--------------------------|--|
| 9. | Type of Insurance | MS02G Group Medicare Supplement – Pre-Standardized |
|-----------|--------------------------|--|

| | | |
|------------|--|--|
| 10. | Product Coding Matrix Filing Code | MS02G.000 Medicare Supplement – Pre-Standardized |
|------------|--|--|

| | | | | | | | | | | | | |
|--|--|---|--|--|---|---|---|---|--|--------------------------------|--------------------------------------|--|
| 11. | Submitted Documents | <p><input type="checkbox"/> FORMS</p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Policy</td> <td><input type="checkbox"/> Outline of Coverage</td> <td><input type="checkbox"/> Certificate</td> </tr> <tr> <td><input type="checkbox"/> Application/Enrollment</td> <td><input type="checkbox"/> Rider/Endorsement</td> <td><input type="checkbox"/> Advertising</td> </tr> <tr> <td><input type="checkbox"/> Schedule of Benefits</td> <td><input type="checkbox"/> Other</td> <td></td> </tr> </table> <p>Rates</p> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate | <input type="checkbox"/> Policy | <input type="checkbox"/> Outline of Coverage | <input type="checkbox"/> Certificate | <input type="checkbox"/> Application/Enrollment | <input type="checkbox"/> Rider/Endorsement | <input type="checkbox"/> Advertising | <input type="checkbox"/> Schedule of Benefits | <input type="checkbox"/> Other | | |
| <input type="checkbox"/> Policy | <input type="checkbox"/> Outline of Coverage | <input type="checkbox"/> Certificate | | | | | | | | | | |
| <input type="checkbox"/> Application/Enrollment | <input type="checkbox"/> Rider/Endorsement | <input type="checkbox"/> Advertising | | | | | | | | | | |
| <input type="checkbox"/> Schedule of Benefits | <input type="checkbox"/> Other | | | | | | | | | | | |
| | | <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ | | | | | | | | | | |
| | | <p>SUPPORTING DOCUMENTATION</p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Articles of Incorporation</td> <td><input type="checkbox"/> Third Party Authorization</td> </tr> <tr> <td><input type="checkbox"/> Association Bylaws</td> <td><input type="checkbox"/> Trust Agreements</td> </tr> <tr> <td><input type="checkbox"/> Statement of Variability</td> <td><input type="checkbox"/> Certifications</td> </tr> <tr> <td><input checked="" type="checkbox"/> Actuarial Memorandum</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other _____</td> <td></td> </tr> </table> | <input type="checkbox"/> Articles of Incorporation | <input type="checkbox"/> Third Party Authorization | <input type="checkbox"/> Association Bylaws | <input type="checkbox"/> Trust Agreements | <input type="checkbox"/> Statement of Variability | <input type="checkbox"/> Certifications | <input checked="" type="checkbox"/> Actuarial Memorandum | | <input type="checkbox"/> Other _____ | |
| <input type="checkbox"/> Articles of Incorporation | <input type="checkbox"/> Third Party Authorization | | | | | | | | | | | |
| <input type="checkbox"/> Association Bylaws | <input type="checkbox"/> Trust Agreements | | | | | | | | | | | |
| <input type="checkbox"/> Statement of Variability | <input type="checkbox"/> Certifications | | | | | | | | | | | |
| <input checked="" type="checkbox"/> Actuarial Memorandum | | | | | | | | | | | | |
| <input type="checkbox"/> Other _____ | | | | | | | | | | | | |

| | | |
|---|-------------------------------------|---|
| 12. | Filing Submission Date | July 16, 2013 |
| 13 | Filing Fee (If required) | Amount _____ Check Date _____ Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number _____ |
| 14. | Date of Domiciliary Approval | Pending in our domiciliary state of Iowa |
| 15. | Filing Description: | |
| <p>2013 Annual Rate Filing for Pre-Standardized Group Medicare Supplement:</p> <p><u>Policy Form#’s:</u></p> <p>610400 NHG-900-981 NHG-910-981 NHG-1190-882R NHG-1200-882 NHG-1340-583 NHG-1380-1083 NHG-1560-285 NHG-1740-1185</p> | | |

| | | |
|--|------------------------------------|--|
| 16. | Certification (If required) | |
| <p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>DISTRICT OF COLUMBIA</u>.</p> <p>Print Name <u>Stephen Baloga, A.S.A., M.A.A.A.</u> Title <u>Assistant Vice President and Actuary</u></p> <p>Signature <u></u> Date: <u>July 16, 2013</u></p> | | |

| 18. | | Rate Filing Attachment | | |
|--|---|---|---|------------------------------|
| This filing transmittal is part of company tracking number | | 1204 | | |
| This filing corresponds to form filing company tracking number | | | | |
| Overall percentage rate indication (when applicable) | | | | |
| Overall percentage rate impact for this filing | | 4.0% | | |
| | Document Name | Affected Form Numbers | | Previous State Filing Number |
| | Description | | | |
| 01 | Actuarial Memorandum with supporting documentation (projections exhibit, rate schedules) | 610400 NHG-900-981 NHG-910-981 NHG-1190-882R NHG-1200-882 NHG-1340-583 NHG-1380-1083 NHG-1560-285 NHG-1740-1185 | <input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +4.0% <input type="checkbox"/> Other _____ | |
| 02 | Life, Accident & Health Transmittal | 610400 NHG-900-981 NHG-910-981 NHG-1190-882R NHG-1200-882 NHG-1340-583 NHG-1380-1083 NHG-1560-285 NHG-1740-1185 | <input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +4.0% <input type="checkbox"/> Other _____ | |
| 03 | | | <input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____ | |
| 04 | | | <input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____ | |
| 05 | | | <input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____ | |
| 06 | | | <input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____ | |
| 07 | | | <input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____ | |

LH RFA-1