

SERFF Tracking #:

AGNY-128817946

State Tracking #:

Company Tracking #:

NUFIC-H-GA-DC-12-01-R

State: District of Columbia

Filing Company:

National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: H02G Group Health - Accident Only/H02G.000 Health - Accident Only

Product Name: Group Accident Insurance

Project Name/Number: NUFIC-H-GA-DC-12-01-R/NUFIC-H-GA-DC-12-01-R

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing: N/A new program

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):
National Union Fire Insurance Company of Pittsburgh, Pa.	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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H02G Group Health - Accident Only/H02G.000 Health - Accident Only

Product Name:

Group Accident Insurance

Project Name/Number:

NUFIC-H-GA-DC-12-01-R/NUFIC-H-GA-DC-12-01-R

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Manual	C11656(REV 3-99)DBG et al	New		AIG09.DC.CAPRateManual.20130109.pdf

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Table of Contents

TABLE 1	5
BASE RATES.....	5
Accidental Death.....	5
Dismemberment	5
Extended dismemberment schedule 1	5
Extended dismemberment schedule 2.....	5
Extended dismemberment schedule 3.....	5
Extended dismemberment schedule 4.....	5
Extended dismemberment schedule 5.....	6
Age 70 & Above Principal Sum Options	7
OPTIONAL EXCLUSIONS	8
Aircraft Exclusion 3a	8
Aircraft Exclusion 3b	8
Aircraft Exclusion 3c	8
Drug Exclusion.....	8
Alcohol Exclusion.....	8
Felonious Assault Exclusion	8
TABLE 2	9
VOLUME DISCOUNTS.....	9
TABLE 3	10
PREMIUM ADJUSTMENT FACTORS	10
TABLE 4	11
INDUSTRY FACTORS	11
TABLE 5	15
LOCATION CODE FACTORS	15
TABLE 6	16
BENEFIT RIDER PREMIUM RATE LOADINGS.....	16
Accident Medical Expense Benefit	16
Aircraft Pilot & Crew Coverage – Non-Policyholder Owned.....	17
Exclusion 1	17
Exclusion 2.....	18
Modified or Special Usage Aircraft Loads	18

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Aircraft Coverage – Policyholder Owned.....	19
Exclusion 1	19
Exclusion 2	19
Fleet Discounts	19
Newly Acquired Aircraft.....	20
Modified or Special Usage Aircraft Loads	20
Bereavement and Trauma Counseling Benefit.....	21
Carjacking Benefit – Dollar Amount	23
Carjacking Benefit – Percentage of Principal Sum	24
Children’s Additional Indemnity for Dismemberment/Paralysis/Loss of Use Benefit	28
Coma Benefit.....	28
Coma Benefit - Rev 7-12	28
Commuting / Extraordinary Commuting Benefit Rider	29
Common Carrier Benefit	29
Common Disaster Benefit	30
Conversion Privilege	31
Day Care Benefit - Rev 3-99	32
Day Care Benefit - Rev 7-12	33
Dislocations/Fractures Rider	34
Elder Survivor Benefit – Dollar Amount	34
Option 1 – Lump Sum.....	34
Option 2 – Monthly Fixed Period.....	35
Option 3 – Monthly Lifetime	35
Option 4 – Lump Sum and Monthly Fixed Period.....	36
Option 5 – Lump Sum and Monthly Lifetime	36
Elder Survivor Benefit – Percentage of Principal Sum.....	37
Option 1 – Lump Sum.....	37
Option 2 – Monthly Fixed Period.....	38
Option 3 – Monthly Lifetime	38
Option 4 – Lump Sum and Monthly Fixed Period.....	38
Option 5 – Lump Sum and Monthly Lifetime	39
Emergency Evacuation Benefit	40
Escalator Benefit.....	41

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Family Coverage.....	42
Bundled Option A	42
Bundled Option B	42
Unbundled Option with PS as a % of insured's PS	43
Unbundled Option with PS as a Flat dollar amount.....	43
Family Extension Benefit	44
Family Income Benefit	44
Felonious Assault Benefit – Dollar Amount	45
Felonious Assault Benefit – Percentage of Principal Sum	46
Group Medical/Dental Premium Continuation Reimbursement Benefit.....	47
Home Alteration and Vehicle Modification Benefit.....	48
In-Hospital Indemnity Benefit – not for use with the Dislocations/Fractures Benefit.....	50
In-Hospital Indemnity Benefit –for use with the Dislocations/Fractures Benefit.....	52
Loss of Use Benefit.....	53
Natural Disaster Benefit – Dollar Amount.....	54
Natural Disaster Benefit – Percentage of Principal Sum	54
Occupational Hepatitis Benefit	58
Occupational HIV Benefit.....	59
Paralysis Benefit	60
Permanent Total Disability – Periodic Payment.....	61
Coverage at Age 70 and above Principal Sum Options	61
Permanent Total Disability – Single Payment.....	62
Coverage at Age 70 and above Principal Sum Options	62
Policyholder Designated OSHA Safety Equipment Benefit.....	63
Psychological Therapy Benefit.....	63
Rehabilitation Benefit	64
Rehabilitative Therapy Rider.....	65
Repatriation of Remains Benefit.....	65
Seat Belt Benefit – Dollar Amount.....	68
Seat Belt Benefit – Percentage of Principal Sum	70
Security Evacuation Benefit	73
Severe Burn Benefit – Dollar Amount	74
Severe Burn Benefit – Percentage of Principal Sum	74
Terrorism Coverage.....	75

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Tuition Benefit – Rev 3-99.....	76
Tuition Benefit – Rev 7-12.....	81
Waiver of Premium	83
War Risk Coverage.....	84
Weekly Accident Indemnity Benefit (WAI)	87
TABLE 7.....	88
PREMIUM STRUCTURE	88
TABLE 8.....	89
EXPERIENCE RATING METHODOLOGY	89
CHART 1 – CREDIBILITY FACTORS.....	90

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

TABLE 1

BASE RATES

Accidental Death:

Monthly Premium Rate per \$1,000 for Losses Incurred within 365 days: \$0.040

Dismemberment:

The standard dismemberment schedule provides the principal sum for covered accidents resulting in the loss of sight in both eyes, or the dismemberment (severance) of two or more limbs, or loss of either hand or foot and sight of one eye. One-half of the principal sum is paid for the loss of sight in one eye or the dismemberment of one limb.

AD Premium Rate Loading: +9.0%

At the option of the policyholder, an extended dismemberment schedule may be elected which also provides one of the following:

Extended dismemberment schedule 1

Standard dismemberment schedule +

- 100% of the principal sum for the loss of hearing in both ears and speech
- 50% of the principal sum for the loss of hearing in both ears or speech

AD Premium Rate Loading +9.4%

Extended dismemberment schedule 2

Standard dismemberment schedule +

- 25% of the principal sum for the loss of a thumb and index finger of one hand

AD Premium Rate Loading +10.5%

Extended dismemberment schedule 3

Standard dismemberment schedule +

- 100% of the principal sum for the loss of hearing in both ears and speech
- 50% of the principal sum for the loss of hearing in both ears or speech
- 25% of the principal sum for the loss of hearing in one ear

AD Premium Rate Loading +9.6%

Extended dismemberment schedule 4

Standard dismemberment schedule +

- 100% of the principal sum for the loss of hearing in both ears and speech
- 50% of the principal sum for the loss of hearing in both ears or speech
- 25% of the principal sum for the loss of a thumb and index finger of one hand
- 25% of the principal sum for the loss of hearing in one ear

AD Premium Rate Loading +11.1%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Extended dismemberment schedule 5

Standard dismemberment schedule +

- 100% of the principal sum for the loss of hearing in both ears and speech
 - 50% of the principal sum for the loss of hearing in both ears or speech
 - 25% of the principal sum for the loss of a thumb and index finger of one hand
- AD Premium Rate Loading +10.9%

Multiply the AD rate for losses incurred within 365 days of the date of loss by the following loading if the covered loss must be incurred:

- within 90 days from the date of the accident: 95.0%;
- within 120 days from the date of the accident: 95.5%;
- within 180 days from the date of the accident: 96.5%;
- within 365 days from the date of the accident: 100.0%;
- greater than 365 days from the date of the accident: 102.5%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Age 70 & Above Principal Sum Options

Age Group	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6 (for GMD)
21-64	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
65-69	100.0%	100.0%	100.0%	100.0%	100.0%	65.0%
70-74	65.0%	100.0%	82.5%	100.0%	65.0%	50.0%
75-79	45.0%	45.0%	57.5%	57.5%	57.5%	50.0%
80-84	30.0%	30.0%	37.5%	37.5%	37.5%	50.0%
85 +	15.0%	15.0%	20.0%	20.0%	20.0%	50.0%
AD Rate Increase	0.0%	2.2%	3.2%	4.3%	2.1%	5.2%

Age Group	Option 7	Rate Increase
21-64	100.0%	0.0%
65-69	100.0%	0.0%
70-74	100.0%	50.0%
75-79	100.0%	300.0%
80-84	100.0%	300.0%
85 +	100.0%	300.0%

For other principal sum reduction options use the following formula:

$$\text{AD Rate Increase} = (\text{age 70-74 benefit \%}) \times 6.26\% + (\text{age 75-79 benefit \%}) \times 7.56\% + (\text{age 80-84 benefit \%}) \times 7.48\% + (\text{age 85+ benefit \%}) \times 12.21\% - 11.55\%$$

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

OPTIONAL EXCLUSIONS

To include the following exclusions as shown on page 7 of the policy contract use the factors shown below:

Exclusion	Description	Factor
Aircraft Exclusion 3a	Riding as a passenger in any aircraft not intended or licensed for the transportation of passengers.	5% discount
Aircraft Exclusion 3b	Performing, learning to perform or instructing others to perform as a pilot or crewmember of any aircraft.	10% discount
Aircraft Exclusion 3c	Riding as a passenger in an aircraft owned, leased, or operated by the policyholder or by the insured person's employer.	2% discount
Drug Exclusion	Drug Related Accidents	2% discount
Alcohol Exclusion	Alcohol Related Accidents	10% discount
Felonious Assault Exclusion	Felonious Acts	0.8% discount

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

TABLE 2

VOLUME DISCOUNTS

<u>Number of Eligibles</u>	<u>Voluntary Contributory</u>	<u>Basic Noncontributory</u>
1 -100	1.000	0.900
101 -300	0.900	0.810
301 -500	0.875	0.788
501 -1,000	0.850	0.765
1,001 -3,000	0.800	0.720
3,001 -5,000	0.775	0.698
5,001 -10,000	0.750	0.675
10,001 -25,000	0.700	0.630
25,001 -50,000	0.650	0.585
50,001+	0.600	0.540

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

TABLE 3

Premium Adjustment Factors

	<u>Factor</u>
Monthly to Weekly	0.231
Monthly to Bi-Weekly	0.462
Monthly to Bi-Monthly	0.500
Monthly to Monthly	1.000
Monthly to Quarterly	2.981
Monthly to Semi-Annual	5.925
Monthly to Annual	11.700
	<u>Factor</u>
If the Premium is paid in annual installments for 2 years:	11.550
If the Premium is paid in annual installments for 3 years:	11.400
If the Premium is prepaid for 2 years:	22.200
If the Premium is prepaid for 3 years:	32.400

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 4

INDUSTRY FACTORS

<u>DESCRIPTION</u>	BLUE	WHITE
	<u>COLLAR</u>	
AGRICULTURAL PRODUCTION'(CROPS, LIVESTOCK)	2.60	1.10
AGRICULTURAL SERVICES (VETERINARY,SOIL PREP)	1.59	0.91
FORESTRY	2.45	0.95
FISHING, HUNTING, TRAPPING	3.50	1.50
METAL MINING (AND EXPLORING)	3.80	1.50
ANTHRACITE COAL MINING	4.00	2.00
BITUMINOUS COAL AND LIGNITE MINING	4.00	2.00
CRUDE PETROLEUM,OIL & NATURAL GAS EXTRACTION	4.00	1.30
NON-METALLIC MINERALS, EXCEPT FUELS (STONE)	3.10	1.50
GENERAL BUILDING CONTRACTORS (INDUS/RESID)	2.45	1.05
HEAVY CONSTRUCTION CONTRACTORS (BRIDGE)	2.60	1.10
SPECIAL TRADE CONTRACTORS (PLUMBING,ELEC)	2.00	1.00
ELECTRICAL ENGINEERING	1.22	0.88
ARCHITECTURAL ENGINEERING & SURVEYING	1.15	0.85
CIVIL ENGINEERING	1.42	0.98
MECHANICAL ENGINEERING	1.22	0.88
CONSTRUCTION ENGINEERING	1.95	1.05
OTHER ENGINEERING	1.80	1.00
FEDERAL GOVERNMENT (NO UNIFORMS)	1.40	1.00
COURTS (NO UNIFORMS)	1.00	0.80
STATE LEGISLATURE (EXEC, LEGISLATURE, NO UNIFORMS)	0.80	0.70
OTHER STATE GOVERNMENT (NO UNIFORMS)	2.20	1.30
LOCAL GOVERNMENT (NO UNIFORMS)	1.65	1.25
POLICE AND PRISONS, ARMED GUARDS	2.50	2.00
FIRE PROTECTION	2.70	2.30
HUMAN RESOURCES, ENVIRONMENT, SOCIAL PROGRAMS	0.88	0.88
FOOD & KINDRED PRODUCTS (SAUSAGE, DAIRY)	1.40	0.92
BEVERAGES, OTHER FOOD & KINDRED PRODUCTS	1.45	0.95
TOBACCO MANUFACTURERS	1.43	0.87
TEXTILE MILL PRODUCTS (YARN, RUGS)	1.33	0.87
APPAREL & OTHER TEXTILE PRODUCTS (CLOTHING)	1.14	0.72
LOGGING & SAWMILL	2.90	1.50
LUMBER & WOOD PRODUCTS (CABINETS, PANELS)	3.00	1.00
FURNITURE & FIXTURES	1.52	0.90
PAPER & ALLIED PRODUCTS	1.60	0.90
PRINTING & PUBLISHING(NEWSPAPER,PERIODICAL)	0.96	0.70
INDUSTRIAL INORGANIC CHEMICALS	1.37	0.87
PLASTICS, SYNTHETICS, FIBERS	1.37	0.87
DRUGS & MEDICINES	0.91	0.77
SOAPS, CLEANERS, TOILETRIES	1.37	0.87
PAINTS, ETC.	1.37	0.87
INDUSTRIAL ORGANIC CHEMICALS	1.75	1.25

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 4 (continued)

<u>DESCRIPTION</u>	BLUE	WHITE
	<u>COLLAR</u>	
AGRICULTURAL CHEMICALS	1.75	1.25
ADHESIVES, EXPLOSIVES	1.55	0.95
MISC CHEMICALS	0.91	0.77
PETROLEUM & COAL PRODUCTS (GAS, ASPHALT)	1.80	1.00
RUBBER & PLASTIC PRODUCTS (TIRES, PLASTIC)	1.48	0.90
LEATHER & PRODUCTS (SHOES,HANDBAGS,LUGGAGE)	0.87	0.77
STONE, CLAY & GLASS EXCL. MINING & CEMENT	1.25	0.95
PRIMARY METAL-BLAST FURNACE & BLAST STEEL	1.42	0.90
IRON & STEEL FOUNDRIES (CASTINGS, PIPES)	1.65	0.95
OTHER PRIMARY METAL (COPPER SMELTING, TIN)	1.85	0.95
METAL CANS & SHIPPING CONTAINERS	1.90	0.90
CUTLERY, HAND TOOLS, HARDWARE, FIXTURES	1.20	0.80
FABRICATED STRUCTURAL METAL (TV TOWERS)	2.40	0.90
OTHER FABRICATED METAL PRODUCTS(NUTS, BOLTS)	1.90	0.90
ORDINANCE AND ACCESSORIES (GUNS, AMMO)	1.55	0.95
ENGINES, FARMS & CONSTRUCTION MACHINERY	1.73	0.87
METAL WORKING & INDUSTRIAL MACHINERY	1.13	0.87
OFFICE & COMPUTING MACHINES, COMPUTERS	1.10	0.70
OTHER MACHINERY (EXCEPT ELECTRICAL) (IVC)	1.81	0.89
ELECTRIC TEST & DISTRIBUTING EQUIPMENT	0.90	0.86
ELECTRIC INDUSTRIAL APPARATUS	1.49	0.89
HOUSEHOLD APPLIANCES (TOASTERS, FANS)	1.51	0.87
ELECTRIC LIGHTING & WIRING EQUIPMENT(LAMPS)	1.51	0.87
RADIO, TV EQUIPMENT, PHONES	1.17	0.87
ELECTRONIC COMPONENTS & ACCESSORIES	0.86	0.78
MISC. ELECTRICAL EQUIPMENT & SUPPLIES	1.17	0.87
MOTOR VEHICLES & EQUIPMENT (CARS, TRUCKS)	1.87	1.05
AIRCRAFT & PARTS	0.98	0.72
OTHER TRANSPORTATION EQUIPMENT(BIKES,BOATS)	2.75	1.25
INSTRUMENTS & RELATED PRODUCTS(WATCH,CAMERA)	0.96	0.78
MISC MANUFACTURING INDUSTRIES (TOYS,JEWELRY)	1.02	0.80
RAILROAD TRANSPORTATION	1.60	1.20
LOCAL & INTERURBAN PASSENGER TRANSIT (BUS)	1.08	0.92
TAXI	1.35	1.05
INTER CITY HIGHWAY TRANSPORTATION	1.40	1.15
LOCAL PASSENGER CHARTER SERVICE	1.35	1.05
SCHOOL BUSES	1.00	0.85
BUS TERMINALS	1.08	0.92

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 4 (continued)

<u>DESCRIPTION</u>	BLUE	WHITE
	<u>COLLAR</u>	
TRUCKING, LOCAL, LONG DISTANCE, WAREHOUSING	2.00	1.10
WATER TRANSPORTATION	1.15	1.05
TRANSPORTATION BY AIR, CERTIFIED AIR, OTHER	1.25	0.95
PIPELINE TRANSPORTATION	2.45	1.35
TRANSPORTATION SERVICES (TRAVEL AGENTS)	0.93	0.89
TELEPHONE COMMUNICATION	1.05	0.85
OTHER COMMUNICATION (RADIO, TV, RADAR)	1.52	0.88
PUBLIC UTILITIES & SANITARY SERVICES	1.54	0.90
WHOLESALE MOTOR VEHICLE PARTS	1.45	1.05
WHOLESALE FURNITURE	1.35	1.45
WHOLESALE CONSTRUCTION MATERIALS	1.45	1.10
WHOLESALE TOY AND HOBBY, PHOTO	1.15	0.85
WHOLESALE METALS AND MINERAL (NO OIL)	1.38	1.10
WHOLESALE ELECTRONICS	1.15	0.85
WHOLESALE PLUMBING, HARDWARE, REFRIGERATION	1.35	1.05
WHOLESALE MACHINERY, EQUIPMENT, SUPPLIES	1.38	1.10
WHOLESALE OTHER DURABLES	1.20	0.90
WHOLESALE PAPER & PRODUCTS	1.35	1.05
WHOLESALE DRUGS & SUNDRIES	1.35	1.05
WHOLESALE CLOTHING & SHOES	1.15	0.85
WHOLESALE GROCERIES	1.33	1.15
WHOLESALE FARM PRODUCTS, LIVESTOCK	1.33	1.15
WHOLESALE PETROLEUM, CHEMICALS, ALCOHOLIC BEV	1.20	0.90
WHOLESALE OTHER NON-DURABLES	1.33	1.15
RETAIL BUILDING MATERIALS & FARM EQUIP	1.75	0.95
RETAIL GENERAL MERCHANDISE STORES (DEPT)	0.86	0.70
FOOD STORES (GROCERY STORES, BAKERIES)	1.25	0.95
AUTOMOBILE DEALERS & SERVICE STATIONS	1.19	1.03
APPAREL AND ACCESSORY STORES (CLOTHES)	1.00	1.00
FURNITURE & HOME FURNISHING STORES	1.55	0.85
EATING & DRINKING PLACES	1.60	0.90
MISC. RETAIL STORES	1.35	0.85
BANKING, SAVINGS & LOAN	0.60	0.60
CREDIT AGENCIES OTHER THAN BANKS	0.65	0.65
SECURITY, COMMODITY DEALERS & SERVICES	0.83	0.73

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 4 (continued)

<u>DESCRIPTION</u>	BLUE	WHITE
	<u>COLLAR</u>	
INSURANCE CARRIERS	0.65	0.65
INSURANCE AGENTS, BROKERS & SERVICES	0.83	0.73
REAL ESTATE	1.00	1.00
HOLDING & OTHER INVESTMENT COMPANIES	1.05	0.95
HOTELS & OTHER LODGING PLACES (MOTELS,CAMPS)	1.45	0.92
PERSONAL SERVICES (LINENS, BEAUTY)	1.25	0.95
MISC BUSINESS SERVICES-ADVERTISING	0.90	0.78
COMPUTER & DATA PROCESSING SERVICE	0.88	0.72
RESEARCH & DEVELOPMENT LABORATORIES	1.05	0.75
MANAGEMENT CONSULTING, PUBLIC RELATIONS	1.05	0.75
DETECTIVE & PROTECTIVE SERVICES	3.00	1.10
EQUIPMENT RENTAL & LEASING	1.02	0.78
PHOTOFINISHING, TRADING STAMPS STORES	1.15	0.85
AUTO REPAIR SERVICES, GARAGES	3.00	1.50
MISC REPAIR SERVICES(REFRIG/UPHOLSTERY)	1.90	1.10
MOTION PICTURES	1.25	0.95
AMUSEMENT & RECREATION SERVICES (CASINOS)	2.15	1.35
OTHER MEDICAL &HEALTH SERVICES	0.95	0.75
HOSPITALS	0.77	0.67
LEGAL SERVICES, LAWYERS	0.65	0.65
ELEMENTARY & SECONDARY SCHOOLS	0.60	0.60
COLLEGES, UNIVERSITIES & OTHER	0.73	0.63
EDUCATIONAL SERVICES (LIBRARIES/VOCATIONAL)	0.65	0.65
SOCIAL SERVICES	0.88	0.72
MUSEUMS, BOTANICAL & ZOOLOGICAL GARDENS	0.88	0.72
BUSINESS ASSOCIATIONS	0.75	0.75
PROFESSIONAL ORGANIZATIONS (ENGINEERING)	0.84	0.72
LABOR ORGANIZATIONS (EMPLOYEES OF UNIONS)	1.75	1.25
RELIGIOUS ORGANIZATIONS	0.65	0.65
NON-PROFIT MEMBERSHIP ORGANIZATIONS	0.75	0.75
ENGINEERING FIRMS	1.00	1.00
ACCOUNTING SERVICES (CPA TAX)	0.65	0.65
OTHER WHITE COLLAR MISC. SERVICES	0.80	0.80
GOVERNMENT	1.00	1.00

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 5

LOCATION CODE FACTORS

<u>RATE</u>	<u>DESCRIPTION</u>	<u>ABR</u>	<u>RATE</u>	<u>DESCRIPTION</u>	<u>ABR</u>
1.25	ALABAMA	AL	1.02	SOUTH DAKOTA	SO
1.30	ALASKA	AK	1.10	TENNESSEE	TN
0.93	ARIZONA	AZ	0.93	TEXAS	TX
1.22	ARKANSAS	AR	0.68	UTAH	UT
0.86	CALIFORNIA	CA	0.94	VERMONT	VT
0.76	COLORADO	CO	0.74	VIRGINIA	VA
0.63	CONNECTICUT	CT	0.66	WASHINGTON	WA
0.64	DELAWARE	DE	1.02	WEST VIRGINIA	WV
0.86	DIST. OF COL.	DC	0.82	WISCONSIN	WI
0.82	FLORIDA	FL	1.11	WYOMING	WY
1.00	GEORGIA	GA	0.69	CANADA ZONE 1	CZ1
0.61	HAWAII	HI	0.88	CANADA ZONE 2	CZ2
1.04	IDAHO	ID	1.30	CANADA ZONE 3	CZ3
0.76	ILLINOIS	IL			
0.83	INDIANA	IN			
1.00	IOWA	IA			
0.82	KANSAS	KS			
0.96	KENTUCKY	KY			
1.01	LOUISIANA	LA			
0.73	MAINE	ME			
0.70	MARYLAND	MD			
0.62	MASSACHUSETTS	MA			
0.79	MICHIGAN	MI			
0.82	MINNESOTA	MN			
1.30	MISSISSIPPI	MS			
1.00	MISSOURI	MO			
1.10	MONTANA	MT			
0.88	NEBRASKA	NE			
1.20	NEVADA	NV			
0.58	NEW HAMPSHIRE	NH			
0.61	NEW JERSEY	NJ			
1.30	NEW MEXICO	NM			
0.55	NEW YORK	NY			
0.85	NORTH CAROLINA	NC			
0.87	NORTH DAKOTA	ND			
0.60	OHIO	OH			
0.94	OKLAHOMA	OK			
0.91	OREGON	OR			
0.85	PENNSYLVANIA	PA			
0.69	RHODE ISLAND	RI			
1.11	SOUTH CAROLINA	SC			

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 6

BENEFIT RIDER PREMIUM

Accident Medical Expense Benefit

Maximum Benefit	Monthly Premiums	Maximum Benefit	Monthly Premiums
300	0.29	40,000	6.38
400	0.37	50,000	6.77
500	0.46	60,000	7.08
600	0.54	70,000	7.33
700	0.61	80,000	7.53
800	0.69	90,000	7.71
900	0.76	100,000	7.86
1,000	0.83	150,000	8.37
1,500	1.15	200,000	8.67
2,000	1.43	250,000	8.87
2,500	1.67	300,000	9.01
5,000	2.62	350,000	9.11
7,500	3.28	400,000	9.19
10,000	3.80	450,000	9.25
20,000	5.09	500,000	9.30
30,000	5.86		

Dental Max Per Tooth

Maximum Benefit	Adjustment Factor
250	0.99985
500	0.99990
750	0.99995
1,000	1.00000

Adjustment Factor for Medical Incurral Periods from the date of the medical service

<u>Time for Medical Claim to be Incurred</u>	<u>Adjustment Factor</u>
26 Weeks	0.95
52 Weeks	1.00
104 Weeks	1.15

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Accident Medical Expense Benefit (Continued)

Adjustment Factor for Different Incurral Periods from the Date of the Accident

<u>Time for Specific Loss to Occur</u>	<u>Adjustment Factor</u>
30 Days	0.99
90 Days	1.00
180 Days	1.02
365 Days	1.05

Adjustment Factor for Different Incurral Periods from the Date of the Accident

<u>Time for Specific Loss to Occur</u>	<u>Adjustment Factor</u>
24 Hours	0.990
48 Hours	1.005
72 Hours	1.000

Adjustment Factor for Maximum Number of Accidents Per Calendar Year

<u>Maximum Accidents</u>	<u>Adjustment Factor</u>
5	1.000
10	0.995
15	0.990

Aircraft Pilot & Crew Coverage - Non-Policyholder Owned

\$1.15 per seat per annum for \$1,000 ADD fixed wing aircraft

- For rotorcraft use a load of 240%

Exclusion 1

- To exclude pilots and instructors reduce the above rates per seat by 5%
- To exclude pilots, instructors, and student pilots reduce the above rates per seat by 6%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Aircraft Pilot & Crew Coverage - Non-Policyholder Owned (continued)

Exclusion 2

- If the licensed pilot, instructor, or student pilot has a minimum of the following pilot hours logged the following discounts will apply:

<u>Pilot Hours</u>	<u>Discount</u>
50	2%
100	4%
250	6%
500	8%
1000	10%

Modified or Special Usage Aircraft Loads

- Use the following load if one of the following descriptions applies:

	<u>Load</u>
1. Amphibians or Sea Planes	25%
2. Land Aircraft with Floats or Skis	25%
3. Fire Fighting	200%
4. Crop Dusting	100%
5. Traffic Patrol while the pilot is flying and observing duty	75%
6. Traffic Patrol while the pilot is accompanied by an observer	50%
7. Air Ambulance	70%
8. Pipeline Inspection	25%
9. Powerline Inspection	25%
10. Aerial Photography	15%
11. Pleasure Flying	15% (Optional)
12. Geographical Area of Use (e.g. terrain, water, or climatic extremes)	15%
13. <u>Operation to and from Off-Shore Landing Sites</u>	
i U.S. and Canada including the Gulf of Mexico and off the Atlantic and Pacific Coasts	150%
ii Other including ocean and seas	Submit to Home Office

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Aircraft Coverage - Policyowner Owned

\$0.75 per seat per annum for \$1,000 ADD fixed wing aircraft
For rotorcraft use a load of 240%

Exclusion 1

- To exclude pilots and instructors reduce the above rates per seat by 5%
- To exclude pilots, instructors, and student pilots reduce the above rates per seat by 6%

Exclusion 2

- If the licensed pilot, instructor, or student pilot has a minimum of the following pilot hours logged the following discounts will apply:

<u>Pilot Hours</u>	<u>Discount</u>
50	2%
100	4%
250	6%
500	8%
1000	10%

- If a substitute aircraft is used, load =1%

Fleet Discounts

- Use the following table of discounts if the policyholder has a fleet of aircraft:

<u>Number of Aircraft</u>	<u>Discount</u>
One or Two	0%
Three	20%
Four	25%
Five	30%
Six	35%
Seven	40%
Eight	44%
Nine	47%
Ten or More	50%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Aircraft Coverage - Policyowner Owned (continued)

Newly Acquired Aircraft

- If the specified notification time is within 30 days of delivery of a newly acquired aircraft, the appropriate base rate and rotorcraft loadings apply to the acquired aircraft. If the specified notification time is one of the following, multiply the base rate by the appropriate factor:

<u>Specified Time from Delivery to Notification</u>	<u>Adjustment Factor</u>
90 days	1.01
120 days	1.02
365 days	1.05

- The fleet discount is recalculated as of the date coverage of the newly acquired aircraft begins. The appropriate prorata discount for the remainder of the policy year is then subtracted from new aircraft premium amounts calculated above.

Modified or Special Usage Aircraft Loads

- Use the following load if one of the following descriptions applies:

	<u>Load</u>
1. Amphibians or Sea Planes	25%
2. Land Aircraft with Floats or Skis	25%
3. Fire Fighting	200%
4. Crop Dusting	100%
5. Traffic Patrol while the pilot is flying and observing duty	75%
6. Traffic Patrol while the pilot is accompanied by an observer	50%
7. Air Ambulance	70%
8. Pipeline Inspection	25%
9. Powerline Inspection	25%
10. Aerial Photography	15%
11. Pleasure Flying	15% (Optional)
12. Geographical Area of Use (e.g. terrain, water, or climatic extremes)	15%
13. <u>Operation to and from Off-Shore Landing Sites</u>	
i. U.S. and Canada including the Gulf of Mexico and off the Atlantic and Pacific Coasts	150%
ii. Other including ocean and seas	Submit to Home Office

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Bereavement and Trauma Counseling Benefit

- The following loads are applied to the applicable base Accidental Death Only premium rate per \$100,000. Benefits provided are independent of the insured's Accidental Death Principal Sum.

Benefit Amount Per Session	Number of Sessions								
	3	4	5	6	7	8	9	10	11
\$50	0.20%	0.25%	0.30%	0.35%	0.40%	0.50%	0.55%	0.60%	0.64%
\$75	0.30%	0.35%	0.40%	0.50%	0.60%	0.70%	0.80%	0.90%	0.95%
\$100	0.35%	0.50%	0.60%	0.70%	0.80%	0.90%	1.00%	1.10%	1.16%
\$125	0.40%	0.60%	0.70%	0.90%	1.00%	1.10%	1.30%	1.40%	1.48%
\$150	0.50%	0.70%	0.90%	1.00%	1.20%	1.40%	1.50%	1.70%	1.80%
\$200	0.66%	0.93%	1.19%	1.33%	1.59%	1.86%	1.99%	2.25%	2.39%
\$250	0.82%	1.15%	1.48%	1.64%	1.97%	2.30%	2.47%	2.79%	2.96%
\$300	0.98%	1.37%	1.76%	1.96%	2.35%	2.74%	2.93%	3.32%	3.52%
\$350	1.13%	1.58%	2.03%	2.25%	2.70%	3.15%	3.38%	3.83%	4.05%
\$400	1.27%	1.78%	2.29%	2.54%	3.05%	3.56%	3.81%	4.32%	4.57%
\$450	1.41%	1.98%	2.54%	2.82%	3.39%	3.95%	4.24%	4.80%	5.08%
\$500	1.54%	2.16%	2.78%	3.09%	3.71%	4.33%	4.63%	5.25%	5.56%
\$600	1.80%	2.52%	3.24%	3.61%	4.33%	5.05%	5.41%	6.13%	6.49%
\$700	2.05%	2.86%	3.68%	4.09%	4.91%	5.73%	6.14%	6.96%	7.36%
\$800	2.28%	3.19%	4.10%	4.55%	5.46%	6.37%	6.83%	7.74%	8.19%
\$900	2.49%	3.48%	4.48%	4.98%	5.97%	6.97%	7.46%	8.46%	8.95%
\$1,000	2.69%	3.77%	4.84%	5.38%	6.46%	7.54%	8.07%	9.15%	9.69%

Benefit Amount Per Session	Number of Sessions								
	12	13	14	15	16	17	18	19	20
\$50	0.67%	0.70%	0.73%	0.75%	0.78%	0.80%	0.83%	0.85%	0.87%
\$75	1.00%	1.05%	1.09%	1.13%	1.17%	1.20%	1.24%	1.27%	1.30%
\$100	1.22%	1.28%	1.33%	1.38%	1.43%	1.47%	1.51%	1.55%	1.59%
\$125	1.56%	1.63%	1.70%	1.76%	1.82%	1.87%	1.93%	1.98%	2.02%
\$150	1.89%	1.98%	2.06%	2.14%	2.21%	2.28%	2.34%	2.40%	2.46%
\$200	2.51%	2.62%	2.73%	2.83%	2.93%	3.02%	3.10%	3.18%	3.26%
\$250	3.11%	3.25%	3.38%	3.51%	3.63%	3.74%	3.84%	3.95%	4.04%
\$300	3.70%	3.87%	4.03%	4.18%	4.32%	4.45%	4.57%	4.69%	4.81%
\$350	4.26%	4.45%	4.64%	4.81%	4.97%	5.13%	5.27%	5.41%	5.54%
\$400	4.81%	5.03%	5.23%	5.43%	5.61%	5.78%	5.95%	6.10%	6.25%
\$450	5.34%	5.58%	5.81%	6.03%	6.23%	6.42%	6.60%	6.78%	6.94%
\$500	5.84%	6.11%	6.36%	6.60%	6.82%	7.03%	7.23%	7.42%	7.60%
\$600	6.82%	7.13%	7.42%	7.70%	7.95%	8.20%	8.43%	8.65%	8.86%
\$700	7.74%	8.09%	8.42%	8.74%	9.03%	9.31%	9.57%	9.82%	10.06%
\$800	8.61%	9.00%	9.37%	9.72%	10.04%	10.35%	10.64%	10.92%	11.19%
\$900	9.41%	9.84%	10.24%	10.63%	10.98%	11.32%	11.64%	11.94%	12.23%
\$1,000	10.18%	10.64%	11.08%	11.49%	11.88%	12.25%	12.59%	12.92%	13.23%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Bereavement and Trauma Counseling Benefit (Continued)

Premium Load Calculation Instructions:

Average AD Only Principal Sum (PS):	\$100,000
Annual Premium for \$100,000 PS:	\$48.00 (= \$0.04 * 12 * 100)
Selected Bereavement & Trauma Benefit (B&T):	5 sessions @ \$100/session
B&T Premium Load from above table:	0.60%
B&T Premium:	\$0.29 (= \$48.00 * 0.60%, rounded to the nearest cent)

Adjustment for Other Principal Sums:

The above table assumes an average PS of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected number of sessions and amount per session by $[100,000 / \text{Avg. PS of Case}]$. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$100 per session
Selected Number of Sessions:	5
Factor for \$100,000 AD:	0.60%
Factor for \$75,000 AD:	$0.60\% * (100,000/75,000) = 0.80\%$

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Carjacking Benefit - Dollar Amount

- The premium load is applied against the \$100,000 AD&D base premium rates.
- Benefit covers accidental death and dismemberment, coma, paralysis and loss of use as a result of a carjacking.
- The premium load per \$1,000 of carjacking coverage is 0.0010%. Multiply this load by the ratio [Carjacking Benefit/1,000] and then apply it against the \$100,000 AD&D base premium rate.
- To adjust for a different average PS for a case (e.g., 75,000), multiply the load for the selected benefit amount by [100,000 / Avg. PS of Case].
- Benefit amounts range from \$500 to \$100,000 in \$500 increments and \$100,000 to \$1,000,000 in \$25,000 increments.
- **At a minimum, a premium load of 0.10% should be charged for this benefit.**

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Carjacking Benefit - Percentage of Principal Sum

- The premium load is applied against the \$100,000 AD&D base premium rates.
- Benefit covers accidental death and dismemberment, coma, paralysis and loss of use as a result of a carjacking.
- The premium load per \$1,000 of carjacking coverage is 0.0010%. Multiply this load by the ratio [Carjacking Benefit/1,000] and then apply it against the \$100,000 AD&D base premium rate.
- In order to compute loads for benefit amounts that are the lesser of one of the limiting percents and the maximum dollar amounts listed below, multiply the above loading by the applicable percentage listed below.
- To adjust for a different average PS for a case (e.g., 75,000), multiply the load for the selected benefit amount by [100,000 / Avg. PS of Case].
- Benefit amounts range from \$500 to \$100,000 in \$500 increments and \$100,000 to \$1,000,000 in \$25,000 increments.
- **At a minimum, a premium load of 0.10% should be charged for this benefit.**

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT								
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000
1.0%	0.67%	0.86%	0.96%	0.99%	1.00%	1.00%	1.00%	1.00%	1.00%
2.0%	0.85%	1.34%	1.56%	1.73%	1.86%	1.92%	1.98%	1.99%	2.00%
3.0%	0.92%	1.56%	2.01%	2.25%	2.44%	2.59%	2.72%	2.83%	2.89%
4.0%	0.96%	1.69%	2.23%	2.69%	2.94%	3.12%	3.31%	3.46%	3.59%
5.0%	1.00%	1.77%	2.41%	2.91%	3.36%	3.62%	3.81%	4.00%	4.18%
10.0%	1.09%	2.00%	2.82%	3.53%	4.23%	4.81%	5.36%	5.82%	6.27%
15.0%	1.12%	2.11%	3.00%	3.82%	4.59%	5.30%	6.01%	6.64%	7.22%
20.0%	1.13%	2.17%	3.13%	4.00%	4.82%	5.64%	6.36%	7.07%	7.78%
25.0%	1.14%	2.21%	3.19%	4.15%	5.00%	5.82%	6.64%	7.42%	8.13%
30.0%	1.14%	2.23%	3.26%	4.21%	5.17%	6.00%	6.82%	7.64%	8.46%
35.0%	1.15%	2.25%	3.31%	4.28%	5.23%	6.17%	7.00%	7.82%	8.64%
40.0%	1.15%	2.26%	3.33%	4.35%	5.30%	6.25%	7.17%	8.00%	8.82%
45.0%	1.15%	2.28%	3.35%	4.41%	5.37%	6.32%	7.27%	8.17%	8.99%
50.0%	1.16%	2.28%	3.36%	4.43%	5.44%	6.39%	7.34%	8.29%	9.17%
75.0%	1.17%	2.30%	3.42%	4.51%	5.58%	6.64%	7.68%	8.63%	9.58%
100.0%	1.18%	2.31%	3.44%	4.56%	5.66%	6.72%	7.79%	8.86%	9.92%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Carjacking Benefit - Percentage of Principal Sum (Continued)

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT						
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
1.0%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.0%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.0%	2.94%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.0%	3.72%	3.97%	4.00%	4.00%	4.00%	4.00%	4.00%
5.0%	4.32%	4.81%	4.97%	5.00%	5.00%	5.00%	5.00%
10.0%	6.71%	7.81%	8.65%	9.30%	9.62%	9.89%	9.94%
15.0%	7.80%	10.07%	11.25%	12.18%	12.97%	13.62%	14.16%
20.0%	8.46%	11.17%	13.43%	14.70%	15.62%	16.54%	17.30%
25.0%	8.84%	12.03%	14.54%	16.79%	18.09%	19.06%	19.99%
30.0%	9.18%	12.69%	15.61%	17.91%	20.14%	21.45%	22.51%
35.0%	9.46%	13.08%	16.26%	18.98%	21.27%	23.50%	24.80%
40.0%	9.64%	13.43%	16.92%	19.84%	22.35%	24.64%	26.86%
45.0%	9.82%	13.78%	17.33%	20.49%	23.41%	25.72%	28.01%
50.0%	9.99%	14.11%	17.67%	21.15%	24.07%	26.79%	29.08%
75.0%	10.54%	14.99%	19.10%	22.96%	26.51%	30.06%	33.18%
100.0%	10.87%	15.64%	19.99%	24.10%	28.21%	31.80%	35.35%

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$45,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$125,000
1.0%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.0%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.0%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.0%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.0%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.0%	9.98%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.0%	14.43%	14.70%	14.91%	15.00%	15.00%	15.00%	15.00%	15.00%
20.0%	17.95%	18.60%	19.24%	19.78%	19.87%	19.96%	20.00%	20.00%
25.0%	20.91%	21.62%	22.92%	23.78%	24.31%	24.75%	24.84%	25.00%
30.0%	23.43%	24.35%	25.94%	27.25%	28.31%	28.85%	29.39%	29.86%
35.0%	25.95%	26.87%	28.72%	30.27%	31.57%	32.85%	33.39%	34.64%
40.0%	28.16%	29.40%	31.24%	33.08%	34.59%	35.89%	37.20%	38.74%
45.0%	30.21%	31.52%	33.76%	35.61.00%	37.45%	38.92%	40.22%	42.74%
50.0%	31.37%	33.57%	36.18%	38.13%	39.97%	41.81%	43.24%	46.50%
75.0%	36.10%	39.02%	43.62%	48.21%	51.66%	54.27%	56.27%	60.88%
100.0%	38.90%	42.29%	48.14%	53.58%	58.16%	62.75%	67.14%	73.49%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Carjacking Benefit - Percentage of Principal Sum (Continued)

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000
1.0%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.0%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.0%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.0%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.0%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.0%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.0%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
20.0%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
25.0%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
30.0%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
35.0%	34.87%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
40.0%	39.66%	39.88%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
45.0%	44.09%	44.67%	44.90%	45.00%	45.00%	45.00%	45.00%	45.00%
50.0%	48.09%	49.44%	49.69%	49.91%	50.00%	50.00%	50.00%	50.00%
75.0%	64.86%	68.12%	70.79%	72.13%	73.48%	74.30%	74.53%	74.75%
100.0%	78.10%	82.71%	86.48%	89.74%	93.00%	94.83%	96.18%	97.53%

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT						PS>
	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	
1.0%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.0%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.0%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.0%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.0%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.0%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.0%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
20.0%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
25.0%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
30.0%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
35.0%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
40.0%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
45.0%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%
50.0%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
75.0%	74.98%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
100.0%	98.88%	99.15%	99.37%	99.60%	99.82%	100.00%	100.00%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Carjacking Benefit - Percentage of Principal Sum (Continued)

Example of Computation:

If the benefit amount is the lesser of 50% of the insured's PS or \$100,000 for a claim under this benefit, the following load will be applied to the basic AD&D premium rate per \$100,000:

- Assume the Carjacking Benefit = \$100,000.

$$\text{Premium Load} = (\$100,000/1,000) * (0.001\%) * (43.24\%) = 0.04\%.$$

However, the premium load will be increased to 0.10% since that is the minimum premium load to be charged.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Children's Additional Indemnity for Dismemberment/Paralysis/Loss of Use Benefit

- Available only if the Family Coverage Rider has been elected.
- Dismemberment only loading = 1% of AD rate per \$1,000
- Dismemberment & Paralysis loading = 1.3% of AD rate per \$1,000
- Dismemberment & Loss of Use loading = 1.65% of AD rate per \$1,000

- Maximum fixed amount=\$5,000 or \$10,000 to \$2,000,000 in \$10,000 increments

The children's additional indemnity maximum fixed amount is assumed to be \$100,000. For different children's additional indemnity maximum fixed amounts use a factor of plus .001% for each \$10,000 greater than \$100,000 and a factor of minus .02% for each \$5,000 less than \$100,000.

Coma Benefit

Coma benefit loading = 1.25% of AD rate per \$1,000

Multiply the AD rate for losses incurred within 365 days of the date of loss by the following loading if the covered loss must be incurred:

- within 30 days from the date of the accident: 94.0%
- within 60 days from the date of the accident: 94.5%
- within 90 days from the date of the accident: 95.0%
- within 120 days from the date of the accident: 95.5%
- within 180 days from the date of the accident: 96.5%
- within 365 days from the date of the accident: 100.0%

Coma Benefit - Rev 7-12

After the 11th month that the Insured Person remains comatose, any residual portion of the principal sum will become payable on the first day of the 12th month during which the Insured Person remains Comatose.

Multiply the above rate by the following loads for the selected percentage of principal sum to be paid monthly:

% of Principal Sum	Load
1%	1.1150
2%	1.1171
3%	1.1193
4%	1.1214
5%	1.1235

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Commuting / Extraordinary Commuting Benefit Rider

Commuting = annual premium \$0.0300 per \$1,000 benefit

Extraordinary Commuting =annual premium \$0.00016 per \$1,000 benefit

Common Carrier Benefit

- Common carrier benefit loading= 0.2% of AD rate per \$1,000
- Benefit amount = a) minimum(insured person's PS, \$50,000 to \$5,000,000 in \$25,000 increments) or

b) the insured person's PS.

The 0.2% common carrier benefit loading is based on a maximum fixed amount assumed to be \$5,000,000. For common carrier benefit maximum fixed amounts less than \$5,000,000 use a factor of minus .0005% for each \$25,000 less than \$5,000,000.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Common Disaster Benefit

- Loadings as a % of AD rates per \$1,000

Family Coverage Benefit Percentage		30 Days	60 Days	90 Days	120 Days	180 Days	365 + Days
<u>Spouse Only</u>	<u>Spouse/Dependents</u>						
15%	5%	3.105%	3.121%	3.138%	3.154%	3.187%	3.303%
20%	10%	2.932%	2.947%	2.963%	2.978%	3.010%	3.119%
25%	15%	2.758%	2.773%	2.788%	2.802%	2.832%	2.935%
30%	20%	2.585%	2.599%	2.613%	2.627%	2.654%	2.750%
35%	25%	2.412%	2.425%	2.438%	2.451%	2.476%	2.566%
40%	30%	2.239%	2.251%	2.263%	2.275%	2.299%	2.382%
45%	35%	2.066%	2.077%	2.088%	2.099%	2.121%	2.198%
50%	40%	1.893%	1.903%	1.913%	1.923%	1.943%	2.014%
55%	45%	1.720%	1.729%	1.738%	1.747%	1.765%	1.830%
60%	50%	1.547%	1.555%	1.563%	1.571%	1.588%	1.645%
65%	55%	1.374%	1.381%	1.388%	1.395%	1.410%	1.461%
70%	60%	1.200%	1.207%	1.213%	1.220%	1.232%	1.277%
75%	65%	1.027%	1.033%	1.038%	1.044%	1.055%	1.093%
80%	70%	0.854%	0.859%	0.863%	0.868%	0.877%	0.909%
85%	75%	0.681%	0.685%	0.688%	0.692%	0.699%	0.724%
90%	80%	0.508%	0.511%	0.513%	0.516%	0.521%	0.540%
95%	85%	0.335%	0.337%	0.338%	0.340%	0.344%	0.356%
100%	90%	0.162%	0.163%	0.163%	0.164%	0.166%	0.172%

- Available only if the Family Coverage Rider has been elected -- Spouse Coverage only
- If coverage also applies to separate accidents within a 24-hour period, multiply factors above by 1.025
- Optional spouse PS maximum = \$100,000 to \$5,000,000 in \$50,000 increments
- The common disaster PS maximum is assumed to be \$250,000. For different common disaster PS maximums use a factor of plus .01% for each \$50,000 greater than \$250,000 and minus .01% for each \$50,000 less than \$250,000.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Conversion Privilege

- Conversion privilege loading =1.0% of AD rate per \$1,000
- Subject to a minimum PS of \$100,000 and a maximum PS of minimum (insured's PS, \$500,000)
- If the age range for coverage ends at the following ages use the appropriate adjustment factor shown below:

<u>Last Age of Allowed Conversion</u>	<u>Factor</u>
69	1.00
70-74	1.07
75-79	1.16

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Day Care Benefit - Rev 3-99

- Available only if the Family Coverage Rider has been elected.
- Loadings as a % of Family AD rates per \$1,000:

Limiting % of PS	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
2.00%	0.65%	1.03%	1.20%	1.33%	1.43%	1.47%	1.52%	1.52%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%
3.00%	0.70%	1.20%	1.54%	1.73%	1.87%	1.99%	2.09%	2.17%	2.21%	2.25%	2.30%	2.30%	2.30%	2.30%
4.00%	0.74%	1.30%	1.71%	2.06%	2.25%	2.40%	2.54%	2.65%	2.75%	2.85%	3.03%	3.04%	3.05%	3.06%
5.00%	0.77%	1.36%	1.85%	2.23%	2.57%	2.77%	2.92%	3.06%	3.21%	3.32%	3.65%	3.69%	3.73%	3.77%
6.00%	0.79%	1.41%	1.95%	2.39%	2.75%	3.09%	3.29%	3.45%	3.59%	3.73%	4.18%	4.28%	4.34%	4.40%
7.00%	0.80%	1.45%	2.01%	2.49%	2.91%	3.26%	3.60%	3.80%	3.98%	4.12%	4.64%	4.74%	4.84%	4.94%
8.00%	0.81%	1.48%	2.06%	2.59%	3.04%	3.43%	3.78%	4.12%	4.32%	4.51%	5.07%	5.20%	5.30%	5.40%
9.00%	0.82%	1.51%	2.11%	2.66%	3.14%	3.59%	3.94%	4.29%	4.63%	4.83%	5.46%	5.60%	5.74%	5.88%
10.00%	0.83%	1.53%	2.16%	2.71%	3.24%	3.69%	4.11%	4.46%	4.81%	5.15%	5.85%	5.99%	6.13%	6.27%
15.00%	0.86%	1.62%	2.30%	2.93%	3.52%	4.07%	4.61%	5.09%	5.54%	5.98%	7.39%	7.72%	7.92%	8.13%
20.00%	0.87%	1.67%	2.40%	3.06%	3.70%	4.33%	4.88%	5.42%	5.96%	6.48%	8.22%	8.57%	8.92%	9.28%

Limiting % of PS	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
2.00%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%
3.00%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%
4.00%	3.07%	3.08%	3.09%	3.10%	3.11%	3.12%	3.13%	3.14%	3.15%	3.16%	3.17%	3.18%	3.19%	3.20%
5.00%	3.81%	3.85%	3.89%	3.94%	3.98%	4.02%	4.07%	4.11%	4.15%	4.20%	4.25%	4.29%	4.34%	4.38%
6.00%	4.46%	4.53%	4.59%	4.65%	4.72%	4.78%	4.85%	4.92%	4.99%	5.06%	5.13%	5.20%	5.27%	5.35%
7.00%	5.05%	5.15%	5.26%	5.37%	5.49%	5.60%	5.72%	5.84%	5.96%	6.09%	6.22%	6.35%	6.48%	6.62%
8.00%	5.51%	5.61%	5.72%	5.83%	5.94%	6.06%	6.17%	6.29%	6.41%	6.54%	6.66%	6.79%	6.92%	7.05%
9.00%	6.03%	6.18%	6.34%	6.49%	6.66%	6.82%	6.99%	7.17%	7.35%	7.53%	7.72%	7.91%	8.11%	8.31%
10.00%	6.42%	6.57%	6.72%	6.88%	7.04%	7.21%	7.37%	7.55%	7.72%	7.90%	8.09%	8.28%	8.47%	8.67%
15.00%	8.34%	8.55%	8.77%	9.00%	9.23%	9.47%	9.72%	9.97%	10.23%	10.49%	10.77%	11.04%	11.33%	11.62%
20.00%	9.66%	10.06%	10.47%	10.90%	11.34%	11.80%	12.29%	12.79%	13.31%	13.85%	14.42%	15.01%	15.62%	16.26%

- If a benefit is payable if the Insured or the Insured's spouse dies, multiply above factors by 1.5.
- Range for enrollment in day care programs after insured's death:

<u>Days After Insured's Death</u>	<u>Factor</u>
60	0.995
90	1.000
180	1.010
365	1.025

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Day Care Benefit - Rev 7-12

- Monthly Premiums

Maximum Benefit	Monthly Premium	Maximum Benefit	Monthly Premiums
2,000	0.0057	40,000	0.0300
3,000	0.0086	45,000	0.0303
4,000	0.0114	50,000	0.0306
5,000	0.0143	55,000	0.0309
6,000	0.0171	60,000	0.0312
7,000	0.0200	65,000	0.0315
8,000	0.0227	70,000	0.0318
9,000	0.0247	75,000	0.0322
10,000	0.0266	80,000	0.0325
15,000	0.0285	85,000	0.0328
20,000	0.0288	90,000	0.0331
25,000	0.0291	95,000	0.0335
30,000	0.0294	100,000	0.0338
35,000	0.0297		

For values other than those listed, monthly premium will be interpolated using the two nearest available premiums.

- If a benefit is payable if the Insured or the Insured's spouse dies, multiply above factors by 1.5.
- Range for enrollment in day care programs after insured's death:

<u>Days After Insured's Death</u>	<u>Factor</u>
60	0.995
90	1.000
180	1.010
365	1.025

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Dislocations/Fractures Rider

Annual premium \$12.9442 per \$1,000 benefit

Elder Survivor Benefit - Dollar Amount

Option 1--Lump Sum

- The following loads are applied to the applicable base Accidental Death and Dismemberment premium rate per \$100,000. Benefits provided are independent of the insured's AD&D Principal Sum.

Elder Survivor:

<u>Benefit</u>	<u>% Load</u>
\$2,000	0.28%
\$3,000	0.04%
\$4,000	0.56%
\$5,000	0.70%
\$6,000	0.84%
\$7,000	0.98%
\$8,000	1.12%
\$9,000	1.26%
\$10,000	1.40%
\$15,000	2.10%
\$20,000	2.80%
\$25,000	3.50%

Premium Load Calculation Instructions:

Average AD&D Only Principal Sum (PS):	\$100,000
Annual Premium for \$100,000 PS:	\$52.32 (= \$0.04 * 12 * 100 * 1.09)
Selected Elder Survivor Benefit (ES):	\$20,000
ES Premium Load from above table:	2.80%
ES Premium:	\$1.46 (= \$52.32 * 2.80%, rounded to the nearest cent)

Adjustment for Other Principal Sums:

The above table assumes an average PS of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected number of sessions and amount per session by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$20,000 maximum
Factor for \$100,000 AD:	2.80%
Factor for \$75,000 AD:	2.80% * (100,000 / 75,000) =3.73%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Elder Survivor Benefit - Dollar Amount (Continued)

Option 2--Monthly Fixed Period

- The following loads are applied to the applicable base Accidental Death and Dismemberment premium rate per \$100,000. Benefits provided are independent of the insured's AD&D Principal Sum.

Elder Survivor:	
<u>Benefit per Month</u>	<u>% Load</u>
\$500	4.90%
\$1,000	9.80%
\$1,500	14.70%
\$2,000	19.60%
\$2,500	24.50%

Premium Load Calculation Instructions:

Average AD&D Only Principal Sum (PS):	\$100,000
Annual Premium for \$100,000 PS:	\$52.32 (= \$0.04 * 12 * 100 * 1.09)
Selected Elder Survivor Benefit (ES):	\$1,500 per month
ES Premium Load from above table:	14.70%
ES Premium:	\$7.69 (= \$52.32 * 14.70%, rounded to the nearest cent)

Adjustment for Other Principal Sums:

The above table assumes an average PS of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected number of sessions and amount per session by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$1,500 per month
Factor for \$100,000 AD:	14.70%
Factor for \$75,000 AD:	14.70% * (100,000 / 75,000) =19.60%

Option 3--Monthly Lifetime

- Available benefits and premium loadings as a % of AD&D benefit:

Elder Survivor:	
<u>Benefit per Month</u>	<u>% Load</u>
\$500	7.10%
\$1,000	14.20%
\$1,500	21.30%
\$2,000	28.40%
\$2,500	35.50%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Elder Survivor Benefit - Dollar Amount (Continued)

The above table assumes an average AD&D Principal Sum (PS) of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected benefit amount by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$1,000
Factor for \$100,000 AD:	14.2%
Factor for \$75,000 AD:	$14.2\% * (100,000 / 75,000) = 18.93\%$

Option 4--Lump Sum and Monthly Fixed Period

- ***In order to compute premium rates for various benefit combinations, use the following four steps:***

- 1) Select the lump sum maximum dollar amount to receive from option 1.
- 2) Select the monthly benefit to receive from option 2.
- 3) Apply the corresponding loads individually to the AD&D base premium rate for the Avg. PS.
- 4) Add the resulting values together.
- 5) Be sure to adjust if the Avg. PS for the AD&D benefit is other than \$100,000.

Option 5--Lump Sum and Monthly Lifetime

- ***In order to compute the premium rate for various benefit combinations, use the following four steps:***

- 1) Select the lump sum maximum dollar amount to receive from option 1.
- 2) Select the monthly benefit to receive from option 3.
- 3) Apply the corresponding loads individually to the AD&D base premium rate for the Avg. PS.
- 4) Add the resulting values together.
- 5) Be sure to adjust if the Avg. PS for the AD&D benefit is other than \$100,000.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Elder Survivor Benefit - Percentage of Principal Sum

Option 1--Lump Sum

- Available benefits and premium loadings as a % of AD&D benefit:

<u>% of Principal Sum</u>	<u>% Load</u>
1%	0.14%
2%	0.28%
3%	0.42%
4%	0.56%
5%	0.70%
6%	0.84%
7%	0.98%
8%	1.12%
9%	1.26%
10%	1.40%
15%	2.10%
20%	2.80%
25%	3.50%

The above table assumes an average AD&D Principal Sum (PS) of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected benefit amount by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case: \$75,000
Selected Benefit Amount: 10%
Factor for \$100,000 AD: 1.40%
Factor for \$75,000 AD: $1.40\% * (100,000 / 75,000) = 1.87\%$

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, et. al.
Rate Manual

Elder Survivor Benefit -Percentage of Principal Sum (Continued)

Option 2--Monthly Fixed Period

- Available benefit and premium loading as a % of AD&D benefit:

<u>% of Principal Sum per Month</u>	<u>% Load</u>
1%	9.80%

The above table assumes an average AD&D Principal Sum (PS) of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected benefit amount by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	1%
Factor for \$100,000 AD:	9.80%
Factor for \$75,000 AD:	$9.80\% * (100,000 / 75,000) = 13.07\%$

Option 3--Monthly Lifetime

- Available benefits and premium loadings as a % of AD&D benefit:

<u>% of Principal Sum per Month</u>	<u>% Load</u>
1%	14.25%

The above table assumes an average AD&D Principal Sum (PS) of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected benefit amount by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	1%
Factor for \$100,000 AD:	14.25%
Factor for \$75,000 AD:	$14.250\% * (100,000 / 75,000) = 19.00\%$

Option 4--Lump Sum and Monthly Fixed Period

In order to compute the premium rate for various benefit combinations, use the following four steps:

- 1) Compute the load corresponding to the selected principal sum percentage from option 1.
- 2) Select the fixed monthly % to receive from option 2.
- 3) Apply the corresponding loads individually to the AD&D base premium rate for the Avg. PS.
- 4) Add the resulting values together.
- 5) Be sure to adjust if the Avg. PS for the AD&D benefit is other than \$100,000.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Elder Survivor Benefit -Percentage of Principal Sum (Continued)

Option 5--Lump Sum and Monthly Lifetime

In order to compute the premium rate for various benefit combinations, use the following four steps:

- 1) Compute the load corresponding to the selected principal sum percentage from option 1.
- 2) Select the fixed monthly lifetime benefit to receive from option 3.
- 3) Apply the corresponding loads individually to the AD&D base premium rate for the Avg. PS.
- 4) Add the resulting values together.
- 5) Be sure to adjust if the Avg. PS for the AD&D benefit is other than \$100,000.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Emergency Evacuation Benefit

- Loadings as a % of AD Rates per \$1,000

Maximum Amount		Maximum Amount		Maximum Amount		Maximum Amount	
\$25,000	1.7000%	\$1,150,000	3.5529%	\$2,450,000	3.5587%	\$3,750,000	3.5644%
\$30,000	1.8000%	\$1,175,000	3.5530%	\$2,475,000	3.5588%	\$3,775,000	3.5646%
\$35,000	2.0000%	\$1,200,000	3.5531%	\$2,500,000	3.5589%	\$3,800,000	3.5647%
\$40,000	2.2000%	\$1,225,000	3.5532%	\$2,525,000	3.5590%	\$3,825,000	3.5648%
\$45,000	2.4000%	\$1,250,000	3.5533%	\$2,550,000	3.5591%	\$3,850,000	3.5649%
\$50,000	2.5000%	\$1,275,000	3.5534%	\$2,575,000	3.5592%	\$3,875,000	3.5650%
\$60,000	2.6000%	\$1,300,000	3.5536%	\$2,600,000	3.5593%	\$3,900,000	3.5651%
\$70,000	2.8000%	\$1,325,000	3.5537%	\$2,625,000	3.5594%	\$3,925,000	3.5652%
\$80,000	2.9000%	\$1,350,000	3.5538%	\$2,650,000	3.5596%	\$3,950,000	3.5653%
\$90,000	3.0000%	\$1,375,000	3.5539%	\$2,675,000	3.5597%	\$3,975,000	3.5654%
\$100,000	3.1000%	\$1,400,000	3.5540%	\$2,700,000	3.5598%	\$4,000,000	3.5656%
\$125,000	3.2000%	\$1,425,000	3.5541%	\$2,725,000	3.5599%	\$4,025,000	3.5657%
\$150,000	3.3000%	\$1,450,000	3.5542%	\$2,750,000	3.5600%	\$4,050,000	3.5658%
\$175,000	3.4000%	\$1,475,000	3.5543%	\$2,775,000	3.5601%	\$4,075,000	3.5659%
\$200,000	3.4600%	\$1,500,000	3.5544%	\$2,800,000	3.5602%	\$4,100,000	3.5660%
\$225,000	3.4700%	\$1,525,000	3.5546%	\$2,825,000	3.5603%	\$4,125,000	3.5661%
\$250,000	3.4800%	\$1,550,000	3.5547%	\$2,850,000	3.5604%	\$4,150,000	3.5662%
\$275,000	3.4800%	\$1,575,000	3.5548%	\$2,875,000	3.5606%	\$4,175,000	3.5663%
\$300,000	3.4900%	\$1,600,000	3.5549%	\$2,900,000	3.5607%	\$4,200,000	3.5664%
\$325,000	3.5000%	\$1,625,000	3.5550%	\$2,925,000	3.5608%	\$4,225,000	3.5666%
\$350,000	3.5100%	\$1,650,000	3.5551%	\$2,950,000	3.5609%	\$4,250,000	3.5667%
\$375,000	3.5100%	\$1,675,000	3.5552%	\$2,975,000	3.5610%	\$4,275,000	3.5668%
\$400,000	3.5200%	\$1,700,000	3.5553%	\$3,000,000	3.5611%	\$4,300,000	3.5669%
\$425,000	3.5300%	\$1,725,000	3.5554%	\$3,025,000	3.5612%	\$4,325,000	3.5670%
\$450,000	3.5300%	\$1,750,000	3.5556%	\$3,050,000	3.5613%	\$4,350,000	3.5671%
\$475,000	3.5400%	\$1,775,000	3.5557%	\$3,075,000	3.5614%	\$4,375,000	3.5672%
\$500,000	3.5500%	\$1,800,000	3.5558%	\$3,100,000	3.5616%	\$4,400,000	3.5673%
\$525,000	3.5501%	\$1,825,000	3.5559%	\$3,125,000	3.5617%	\$4,425,000	3.5674%
\$550,000	3.5502%	\$1,850,000	3.5560%	\$3,150,000	3.5618%	\$4,450,000	3.5676%
\$575,000	3.5503%	\$1,875,000	3.5561%	\$3,175,000	3.5619%	\$4,475,000	3.5677%
\$600,000	3.5504%	\$1,900,000	3.5562%	\$3,200,000	3.5620%	\$4,500,000	3.5678%
\$625,000	3.5506%	\$1,925,000	3.5563%	\$3,225,000	3.5621%	\$4,525,000	3.5679%
\$650,000	3.5507%	\$1,950,000	3.5564%	\$3,250,000	3.5622%	\$4,550,000	3.5680%
\$675,000	3.5508%	\$1,975,000	3.5566%	\$3,275,000	3.5623%	\$4,575,000	3.5681%
\$700,000	3.5509%	\$2,000,000	3.5567%	\$3,300,000	3.5624%	\$4,600,000	3.5682%
\$725,000	3.5510%	\$2,025,000	3.5568%	\$3,325,000	3.5626%	\$4,625,000	3.5683%
\$750,000	3.5511%	\$2,050,000	3.5569%	\$3,350,000	3.5627%	\$4,650,000	3.5684%
\$775,000	3.5512%	\$2,075,000	3.5570%	\$3,375,000	3.5628%	\$4,675,000	3.5686%
\$800,000	3.5513%	\$2,100,000	3.5571%	\$3,400,000	3.5629%	\$4,700,000	3.5687%
\$825,000	3.5514%	\$2,125,000	3.5572%	\$3,425,000	3.5630%	\$4,725,000	3.5688%
\$850,000	3.5516%	\$2,150,000	3.5573%	\$3,450,000	3.5631%	\$4,750,000	3.5689%
\$875,000	3.5517%	\$2,175,000	3.5574%	\$3,475,000	3.5632%	\$4,775,000	3.5690%
\$900,000	3.5518%	\$2,200,000	3.5576%	\$3,500,000	3.5633%	\$4,800,000	3.5691%
\$925,000	3.5519%	\$2,225,000	3.5577%	\$3,525,000	3.5634%	\$4,825,000	3.5692%
\$950,000	3.5520%	\$2,250,000	3.5578%	\$3,550,000	3.5636%	\$4,850,000	3.5693%
\$975,000	3.5521%	\$2,275,000	3.5579%	\$3,575,000	3.5637%	\$4,875,000	3.5694%
\$1,000,000	3.5522%	\$2,300,000	3.5580%	\$3,600,000	3.5638%	\$4,900,000	3.5696%
\$1,025,000	3.5523%	\$2,325,000	3.5581%	\$3,625,000	3.5639%	\$4,925,000	3.5697%
\$1,050,000	3.5524%	\$2,350,000	3.5582%	\$3,650,000	3.5640%	\$4,950,000	3.5698%
\$1,075,000	3.5526%	\$2,375,000	3.5583%	\$3,675,000	3.5641%	\$4,975,000	3.5699%
\$1,100,000	3.5527%	\$2,400,000	3.5584%	\$3,700,000	3.5642%	\$5,000,000	3.5700%
\$1,125,000	3.5528%	\$2,425,000	3.5586%	\$3,725,000	3.5643%		

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

- Child return and family reunion benefit loading = .745% x AD rate per \$1,000

Divide the above loadings by (the average PS for each case ÷ \$100,000)

Escalator Benefit

- Loadings as a % of AD rates per \$1,000

PS Increase Annually		
<u>% Increase</u>	<u># of Increases</u>	<u>% Increase to AD Prem</u>
2%	3	104%
	4	104%
	5	105%
3%	3	105%
	4	106%
	5	107%
4%	3	107%
	4	109%
	5	110%
5%	3	109%
	4	111%
	5	113%
6%	3	111%
	4	113%
	5	115%
7%	3	113%
	4	116%
	5	118%
8%	3	115%
	4	118%
	5	121%
9%	3	117%
	4	121%
	5	124%
10%	3	119%
	4	123%
	5	127%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Family Coverage

- Loadings as a % of AD rates per \$1,000

Bundled Option A

<u>Standard Family Plan</u>	<u>Factor is:</u>
Spouse 50%, no dependents	.45
Spouse 40%, dependents 10% each	.45
No spouse, dependents 15% each	.45
<u>Enhanced Family Plan</u>	
Spouse 60%, no dependents	.55
Spouse 50%, dependents 15% each	.55
No spouse, dependents 20% each	.55

Bundled Option B

<u>Standard Family Plan</u>
Spouse 50%, no dependents
Spouse 40%, dependents 10% each
No spouse, dependents 20% each

1% Loading as a % of AD rates per \$1,000 to Standard Family Plan Option A

<u>Enhanced Family Plan</u>
Spouse 60%, no dependents
Spouse 50%, dependents 15% each
No spouse, dependents 25% each

1% Loading as a % of AD rates per \$1,000 to Enhanced Family Plan Option A

- 5% increase to spouse principal sum - increase premium rate load by 4.3%;
- 5% decrease to spouse principal sum - decrease premium rate load by 4.3%;
- 5% increase to dependent principal sum - increase premium rate load by 2.3%;
- 5% decrease to dependent principal sum - decrease premium rate load by 2.3%.

The above rating assumes a maximum Principal Sum of \$100,000 per child.

For different maximum fixed amounts use a factor of plus .0025% for each \$25,000 greater than \$100,000 and a factor of minus .02% for each \$5,000 less than \$100,000.

The above rating assumes a combined maximum Principal Sum of \$300,000 for spouses and dependents. The combined PS maximum ranges from \$300,000 to \$5,000,000 varying by \$25,000. A higher maximum will increase the family coverage factor by .05% for each additional \$25,000 change.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Family Coverage (continued)

Unbundled Option with PS as a % of insured's PS:

If the insured has the option of covering dependents the following factors are used:
 All children are covered or not covered--there is no picking of individual children

	Base <u>Factor</u>	<u>Factor for each 5% difference in coverage</u>
Spouse only coverage (50% coverage)	0.45	4.5%
Dependent Child only coverage (15% coverage)	0.129	4.3%

The above rating assumes a maximum Principal Sum of \$100,000 per child.
 For different maximum fixed amounts use a factor of plus .0025% for each \$25,000 greater than \$100,000 and a factor of minus .02% for each \$5,000 less than \$100,000.

The above rating assumes a combined maximum Principal Sum of \$300,000 for spouses and dependents. The combined PS maximum ranges from \$300,000 to \$5,000,000 varying by \$25,000. A higher maximum will increase the family coverage factor by .05% for each additional \$25,000 change.

Unbundled Option with PS as a Flat dollar amount:

Spouse only coverage loading = 90% of AD rate per \$1,000
 Dependent Child only coverage loading = 86% of AD rate per \$1,000

All of the options above assume dependent children are covered up to age 19, or age 23 if enrolled as a full-time student in an institution of higher learning. For other maximum ages use the following factors:

Maximum Age	19	20	21	22	23	24	25
23 if full-time student	1.000	1.010	1.016	1.020	1.023	N/A	N/A
24 if full-time student	1.010	1.020	1.026	1.030	1.033	1.035	N/A
25 if full-time student	1.018	1.028	1.034	1.038	1.041	1.043	1.045
26 if full-time student	1.024	1.034	1.040	1.044	1.048	1.050	1.051
27 if full-time student	1.027	1.037	1.043	1.048	1.051	1.053	1.054
28 if full-time student	1.029	1.039	1.045	1.050	1.053	1.055	1.057
29 if full-time student	1.030	1.040	1.046	1.051	1.054	1.056	1.058

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Family Extension Benefit

- Available only if the Family Coverage Rider has been elected.
- Loadings as a % of AD rates per \$1,000

Maximum Benefit Period	3 Months	6 Months	9 Months	12 Months	18 Months	24 Months
Load	0.02%	0.03%	0.04%	0.06%	0.07%	0.08%

Family Income Benefit

- Available only if the Family Coverage Rider has been elected.
- Loadings as a % of AD rate per \$1,000

Months	.5% of PS	1% of PS
6	3%	6%
9	4.50%	9%
12	6%	12%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Felonious Assault Benefit - Dollar Amount

- Loadings as a % of AD rates per \$1,000

\$5,000	0.18%	\$55,000	1.93%	\$125,000	4.38%	\$375,000	13.13%	\$625,000	21.88%	\$875,000	30.63%
\$10,000	0.35%	\$60,000	2.10%	\$150,000	5.25%	\$400,000	14.00%	\$650,000	22.75%	\$900,000	31.50%
\$15,000	0.53%	\$65,000	2.28%	\$175,000	6.13%	\$425,000	14.88%	\$675,000	23.63%	\$925,000	32.38%
\$20,000	0.70%	\$70,000	2.45%	\$200,000	7.00%	\$450,000	15.75%	\$700,000	24.50%	\$950,000	33.25%
\$25,000	0.88%	\$75,000	2.63%	\$225,000	7.88%	\$475,000	16.63%	\$725,000	25.38%	\$975,000	34.13%
\$30,000	1.05%	\$80,000	2.80%	\$250,000	8.75%	\$500,000	17.50%	\$750,000	26.25%	\$1,000,000	35.00%
\$35,000	1.23%	\$85,000	2.98%	\$275,000	9.63%	\$525,000	18.38%	\$775,000	27.13%		
\$40,000	1.40%	\$90,000	3.15%	\$300,000	10.50%	\$550,000	19.25%	\$800,000	28.00%		
\$45,000	1.58%	\$95,000	3.33%	\$325,000	11.38%	\$575,000	20.13%	\$825,000	28.88%		
\$50,000	1.75%	\$100,000	3.50%	\$350,000	12.25%	\$600,000	21.00%	\$850,000	29.75%		

Divide the above loadings by (Avg. PS of Case /100,000)

- If coverage is business only decrease above factors by 10%
- If coverage excludes acts of fellow employee, decrease above factors by 2%
- If coverage excludes acts of immediate family members, decrease above factors by 12.5%
- If coverage excludes vehicular homicides, decrease above factors by 15%

The above factors assume accidental death coverage only

- If coverage also includes dismemberment coverage increase factors by 11%
- If coverage also includes paralysis coverage increase factors by 3.25%
- If coverage also includes permanent total disability coverage increase factors by 15%
- If coverage also includes coma coverage increase factors by 1.25%
- If coverage also includes loss of use coverage increase factors by 6.5%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Felonious Assault Benefit - Percentage of Principal Sum Amount

- Loadings as a % of AD rates per \$1,000

1%	0.04%	25%	0.88%
2%	0.07%	30%	1.05%
3%	0.11%	35%	1.23%
4%	0.14%	40%	1.40%
5%	0.18%	45%	1.58%
10%	0.35%	50%	1.75%
15%	0.53%	75%	2.63%
20%	0.70%	100%	3.50%

- If coverage is business only, decrease above factors by 10%
- If coverage excludes acts of fellow employees, decrease above factors by 2%
- If coverage excludes acts of immediate family members, decrease above factors by 12.5%
- If coverage excludes vehicular homicides, decrease above factors by 15%

The above factors assume accidental death coverage only

- If coverage also includes dismemberment coverage, increase factors by 11%
- If coverage also includes paralysis coverage, increase factors by 3.25%
- If coverage also includes permanent total disability coverage, increase factors by 15%
- If coverage also includes coma coverage, increase factors by 1.25%
- If coverage also includes loss of use coverage, increase factors by 6.5%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Group Medical/Dental Premium Continuation Reimbursement Benefit

- Available only if the Family Coverage Rider has been elected.
- Loadings as a % of AD rates per \$1,000

Limiting Percentage of Principal Sum	Maximum Dollar Limit Imposed on Rider Benefit				
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
2.0%	0.42%	0.67%	0.78%	0.86%	0.93%
3.0%	0.46%	0.78%	1.01%	1.13%	1.22%
4.0%	0.48%	0.85%	1.12%	1.34%	1.47%
5.0%	0.50%	0.88%	1.20%	1.45%	1.68%
6.0%	0.52%	0.92%	1.27%	1.56%	1.79%
7.0%	0.52%	0.95%	1.31%	1.63%	1.90%
8.0%	0.53%	0.96%	1.34%	1.69%	1.98%
9.0%	0.54%	0.98%	1.38%	1.73%	2.05%
10.0%	0.54%	1.00%	1.41%	1.77%	2.11%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Home Alteration and Vehicle Modification Benefit

- The following loads are applied to the applicable base Accidental Death Only premium rate per \$100,000. Benefits provided are independent of the insured's Accidental Death Principal Sum:

Benefit Amount	Dismemberment Only	Dismemberment & Paralysis	Dismemberment & Loss of Use
\$5,000	0.40%	0.90%	1.40%
\$10,000	0.80%	1.80%	2.80%
\$15,000	1.20%	2.70%	4.20%
\$20,000	1.60%	3.60%	5.60%
\$25,000	2.00%	4.50%	7.00%
\$30,000	2.13%	4.78%	7.44%
\$35,000	2.23%	5.02%	7.81%
\$40,000	2.32%	5.23%	8.14%
\$45,000	2.40%	5.41%	8.42%
\$50,000	2.47%	5.57%	8.66%
\$55,000	2.54%	5.71%	8.88%
\$60,000	2.59%	5.83%	9.07%
\$65,000	2.64%	5.95%	9.25%
\$70,000	2.69%	6.05%	9.42%
\$75,000	2.73%	6.15%	9.57%
\$80,000	2.77%	6.24%	9.71%
\$85,000	2.81%	6.32%	9.83%
\$90,000	2.84%	6.40%	9.95%
\$95,000	2.88%	6.47%	10.06%
\$100,000	2.91%	6.54%	10.17%

Premium Load Calculation Instructions:

Average AD Only Principal Sum (PS): \$100,000
 Annual Premium for \$100,000 PS: \$48.00 (= \$0.04* 12* 100)

Selected Home Alteration Vehicle Modification Benefit (HA/VM): \$10,000 (Dismemberment Only)

HA/VM Premium Load from above table: 0.80%
 HA/VM Premium: \$0.38 (= \$48.00 * 0.80%, rounded to the nearest cent)

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Home Alteration and Vehicle Modification Benefit (Continued)

Adjustment for Other Principal Sums:

The above table assumes an average AD Principal Sum (PS) of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor from the table by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$10,000
Coverage:	Dismemberment Only
Factor for \$100,000 AD:	0.80%
Factor for \$75,000 AD:	$0.80\% * (100,000 / 75,000) = 1.067\%$ (to the nearest 0.001)

Note: If expenses are not to exceed usual and customary expenses for similar alterations and modifications in the locality that the expenses are incurred, multiply the \$1,000 applicable base premium rates by 0.90.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

In-Hospital Indemnity Benefit – not for use with the Dislocation/Fractures Benefit

The starting In-Hospital Indemnity loads are shown as a percentage of the AD rate per \$1,000 and are displayed below varying by waiting period, benefit period and whether or not they are retroactive to the beginning of the waiting period.

Rate per \$1000 Monthly In-Hospital Benefit

Waiting Period:

<u>Benefit</u>								
<u>Period</u>	<i>1 Day</i>	<i>2 Days</i>	<i>3 Days</i>	<i>4 Days</i>	<i>5 Days</i>	<i>6 Days</i>	<i>7 Days</i>	<i>8 Days</i>
6 Months	1.096%	0.907%	0.768%	0.664%	0.582%	0.517%	0.464%	0.411%
9 Months	1.103%	0.914%	0.775%	0.671%	0.590%	0.524%	0.471%	0.418%
12 Months	1.114%	0.923%	0.782%	0.677%	0.595%	0.530%	0.476%	0.422%
18 Months	1.125%	0.932%	0.790%	0.684%	0.601%	0.535%	0.481%	0.426%
24 Months	1.136%	0.942%	0.798%	0.691%	0.607%	0.540%	0.485%	0.431%

Benefits retroactive to the first day of confinement

<u>Benefit</u>								
<u>Period</u>	<i>1 Day</i>	<i>2 Days</i>	<i>3 Days</i>	<i>4 Days</i>	<i>5 Days</i>	<i>6 Days</i>	<i>7 Days</i>	<i>8 Days</i>
6 Months	1.285%	1.185%	1.079%	0.988%	0.909%	0.836%	0.836%	0.603%
9 Months	1.292%	1.192%	1.086%	0.995%	0.916%	0.843%	0.843%	0.610%
12 Months	1.305%	1.204%	1.097%	1.005%	0.925%	0.852%	0.852%	0.616%
18 Months	1.318%	1.216%	1.108%	1.015%	0.934%	0.860%	0.860%	0.622%
24 Months	1.331%	1.229%	1.119%	1.025%	0.944%	0.869%	0.869%	0.628%

Divide the above loadings by (Avg. PS for case /100,000)

The loads above are then applied to the factors shown below for the minimum of the percentage of principal sum and monthly benefit amount selected by the policyholder.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

**In-Hospital Indemnity Benefit - not for use with the Dislocation/Fractures Benefit
 (Continued)**

Limiting % of PS	Maximum Dollar Limit Imposed on Rider Benefit				
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
1.00%	57.02%	73.44%	81.67%	84.38%	84.92%
2.00%	71.83%	114.04%	132.65%	146.87%	157.94%
3.00%	77.99%	132.55%	171.05%	191.14%	206.79%
4.00%	81.86%	143.66%	189.78%	228.07%	249.64%
5.00%	84.87%	150.09%	204.39%	246.96%	285.09%
6.00%	87.76%	155.99%	215.49%	265.11%	304.14%
7.00%	88.90%	160.72%	222.19%	276.22%	322.39%
8.00%	90.04%	163.72%	228.09%	287.32%	336.94%
9.00%	91.18%	166.73%	233.98%	294.29%	348.05%
10.00%	92.33%	169.73%	239.58%	300.18%	359.15%
12.00%	93.85%	175.52%	245.59%	311.98%	372.28%
15.00%	94.70%	178.95%	254.60%	324.45%	389.97%
20.00%	96.12%	184.65%	265.57%	339.46%	409.31%

If the amount of time after an accident for the claim to be incurred varies from the standard 365-day period use the following factors:

Amount of Time After Accident for Claim to be Incurred	Adjustment Factor
30 Days	0.980
60 Days	0.985
90 Days	0.990
120 Days	0.993
180 Days	0.995
365 Days	1.000

If successive periods of hospital confinement must be separated by the period of time shown below use the following factors:

Period of Successive Hospital Confinements	Adjustment Factor
>60 Days	0.98
>90 Days	0.99
>120 Days	1.00

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

In Hospital Indemnity Benefit - for use with the Dislocation/Fractures Benefit

\$1.7328 Unadjusted Annual Gross Premium per \$100 daily benefit
 x Elimination Period Adjustment Factor
 x Maximum Benefit Duration Adjustment Factor
 x Period Between Consecutive Confinement Adjustment Factor
 x Retroactive Benefit Adjustment Factor (if applicable)

=Adjusted Annual Gross Premium per \$100 daily benefit

Premium Adjustment Factors for Elimination Period:

Elimination Period (Days)	Adjustment
1	1.557
2	1.242
3	1.000
4	0.835
5	0.721
6	0.642
7	0.580
8	0.528

Premium Adjustment Factors for Benefits Retroactive to Beginning of Elimination Period:

Elimination Period (Days)	Adjustment
1	1.267
2	1.450
3	1.589
4	1.623
5	1.692
6	1.758
7	1.832
8	1.913

Premium Adjustment Factors for Maximum Benefit Duration:

Days	Adjustment
30	0.886
60	0.965
90	1.000
180	1.039

Premium Adjustment Factors for Period Between Successive Hospital Confinements:

Days	Adjustment
60	0.98
90	0.99
120	1.00

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Loss of Use Benefit

- Loadings as a % of AD rates per \$1,000

Category of Injury	% PS	Loss Occurs within 90 days	Loss Occurs within 120 Days	Loss Occurs within 180 Days	Loss Occurs within 365 Days
1 Arm of 1 Leg	25%	1.85%	1.86%	1.88%	1.95%
Both Arms	50%	0.21%	0.21%	0.21%	0.22%
Both Legs	50%	0.41%	0.42%	0.42%	0.44%
1 Arm and 1 Leg on Same Side of Body	50%	2.24%	2.26%	2.28%	2.36%
Both Arms and Both Legs	100%	1.46%	1.47%	1.48%	1.54%
		6.18%	6.21%	6.27%	6.50%

- For different percentages of principal sums for both arms, both legs, one arm or one leg, and one arm and one leg on the same side of the body, multiply the appropriate percentage by the corresponding rate and divide by the percentages of principal sums shown above.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Natural Disaster Benefit - Dollar Amount

- The premium load is applied against the \$100,000 AD&D base premium rates.
- Benefit covers accidental death and dismemberment, coma, paralysis and loss of use.
- The premium load per \$1,000 of natural disaster coverage is 0.0040%. Multiply this load by the ratio [Natural Disaster Benefit/1,000] and then apply it against the \$100,000 AD&D base premium rate.
- To adjust for a different average PS for a case (e.g., 75,000), multiply the load for the selected benefit amount by [100,000 / Avg. PS of Case].
- **At a minimum, a premium load of 0.25% should be charged for this benefit.**

Natural Disaster Benefit - Percentage of Principal Sum

- The premium load is applied against the \$100,000 AD&D base premium rates.
- Benefit covers accidental death and dismemberment, coma, paralysis and loss of use.
- The premium load per \$1,000 of natural disaster coverage is 0.0040%. Multiply this load by the ratio [Natural Disaster Benefit/1,000] and then apply it against the \$100,000 AD&D base premium rate.
- In order to compute loads for benefit amounts that are the lesser of one of the limiting percents and maximum dollar amounts listed below, multiply the above loading by the applicable percentage listed below.
- To adjust for a different average PS for a case (e.g., 75,000), multiply this load for the selected benefit amount by [100,000 / Avg. PS of Case].
- **At a minimum, a premium load of 0.25% should be charged for this benefit.**
- In order to include more than one of the above benefits, compute the rates separately and add the resulting values together.

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT								
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000
1.00%	0.67%	0.86%	0.96%	0.99%	1.00%	1.00%	1.00%	1.00%	1.00%
2.00%	0.85%	1.34%	1.56%	1.73%	1.86%	1.92%	1.98%	1.99%	2.00%
3.00%	0.92%	1.56%	2.01%	2.25%	2.44%	2.59%	2.72%	2.83%	2.89%
4.00%	0.96%	1.69%	2.23%	2.69%	2.94%	3.12%	3.31%	3.46%	3.59%
5.00%	1.00%	1.77%	2.41%	2.91%	3.36%	3.62%	3.81%	4.00%	4.18%
10.00%	1.09%	2.00%	2.82%	3.53%	4.23%	4.81%	5.36%	5.82%	6.27%
15.00%	1.12%	2.11%	3.00%	3.82%	4.59%	5.30%	6.01%	6.64%	7.22%
20.00%	1.13%	2.17%	3.13%	4.00%	4.82%	5.64%	6.36%	7.07%	7.78%
25.00%	1.14%	2.21%	3.19%	4.15%	5.00%	5.82%	6.64%	7.42%	8.13%
30.00%	1.14%	2.23%	3.26%	4.21%	5.17%	6.00%	6.82%	7.64%	8.46%
35.00%	1.15%	2.25%	3.31%	4.28%	5.23%	6.17%	7.00%	7.82%	8.64%
40.00%	1.15%	2.26%	3.33%	4.35%	5.30%	6.25%	7.17%	8.00%	8.82%
45.00%	1.15%	2.28%	3.35%	4.41%	5.37%	6.32%	7.27%	8.17%	8.99%
50.00%	1.16%	2.28%	3.36%	4.43%	5.44%	6.39%	7.34%	8.29%	9.17%
75.00%	1.17%	2.30%	3.42%	4.51%	5.58%	6.64%	7.68%	8.63%	9.58%
100.00%	1.18%	2.31%	3.44%	4.56%	5.66%	6.72%	7.79%	8.86%	9.92%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Natural Disaster Benefit - Percentage of Principal Sum (Continued)

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT					
	\$10,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.00%	2.94%	3.00%	3.00%	3.00%	3.00%	3.00%
4.00%	3.72%	4.00%	4.00%	4.00%	4.00%	4.00%
5.00%	4.32%	4.97%	5.00%	5.00%	5.00%	5.00%
10.00%	6.71%	8.65%	9.30%	9.62%	9.89%	9.94%
15.00%	7.80%	11.25%	12.18%	12.97%	13.62%	14.16%
20.00%	8.46%	13.43%	14.70%	15.62%	16.54%	17.30%
25.00%	8.84%	14.54%	16.79%	18.09%	19.06%	19.99%
30.00%	9.18%	15.61%	17.91%	20.14%	21.45%	22.51%
35.00%	9.46%	16.26%	18.98%	21.27%	23.50%	24.80%
40.00%	9.64%	16.92%	19.84%	22.35%	24.64%	26.86%
45.00%	9.82%	17.33%	20.49%	23.41%	25.72%	28.01%
50.00%	9.99%	17.67%	21.15%	24.07%	26.79%	29.08%
75.00%	10.54%	19.10%	22.96%	26.51%	30.06%	33.18%
100.00%	10.87%	19.99%	24.10%	28.21%	31.80%	35.35%

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT					
	\$50,000	\$70,000	\$80,000	\$90,000	\$100,000	\$125,000
1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.00%	14.70%	15.00%	15.00%	15.00%	15.00%	15.00%
20.00%	18.60%	19.78%	19.87%	19.96%	20.00%	20.00%
25.00%	21.62%	23.78%	24.31%	24.75%	24.84%	25.00%
30.00%	24.35%	27.25%	28.31%	28.85%	29.39%	29.86%
35.00%	26.87%	30.27%	31.57%	32.85%	33.39%	34.64%
40.00%	29.40%	33.08%	34.59%	35.89%	37.20%	38.74%
45.00%	31.52%	35.61%	37.45%	38.92%	40.22%	42.74%
50.00%	33.57%	38.13%	39.97%	41.81%	43.24%	46.50%
75.00%	39.02%	48.21%	51.66%	54.27%	56.27%	60.88%
100.00%	42.29%	53.58%	58.160x0	62.75%	67.14%	73.49%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Natural Disaster Benefit - Percentage of Principal Sum (Continued)

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT						
	\$150,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000
1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
35.00%	34.87%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
40.00%	39.66%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
45.00%	44.09%	44.90%	45.00%	45.00%	45.00%	45.00%	45.00%
50.00%	48.09%	49.69%	49.91%	50.00%	50.00%	50.00%	50.00%
75.00%	64.86%	70.79%	72.13%	73.48%	74.30%	74.53%	74.75%
100.00%	78.10%	86.48%	89.74%	93.00%	94.83%	96.18%	97.53%

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT					
	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000
1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%
50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
75.00%	74.98%	75.00%	75.00%	75.00%	75.00%	75.00%
100.00%	98.88%	99.15%	99.37%	99.60%	99.82%	100.00%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Natural Disaster Benefit - Percentage of Principal Sum (Continued)

Example of Computation:

If the benefit amount is the lesser of 50% of the insured's PS or \$100,000 for a claim under this benefit, the following load will be applied to the basic AD&D premium rate per \$100,000:

- Assume the Natural Disaster Benefit = \$100,000.

$$\text{Premium Load} = (\$100,000/1,000) * (0.004\%) * (43.24\%) = 0.17\%.$$

However, the premium load will be increased to 0.25% since that is the minimum premium load to charged.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Occupational Hepatitis Benefit

Loading as a % of AD rate per \$100,000:

-- 18.50% per \$500 monthly benefit for the following states:

Arizona	California
Florida	Louisiana
Michigan	Mississippi
Missouri	New Mexico
North Carolina	Tennessee
Texas	Wyoming

-- 9.20% per \$500 monthly benefit for all other states.

Institutions specializing in service to the high-risk patient populations listed below receive the following rate regardless of the state in which the institution is located:

-- 36.90% per \$500 monthly benefit

The special high-risk populations are:

Hemodialysis patients
Mentally retarded
Intravenous drug users

For rating purposes, an institution should be considered to specialize in the care of these specified patient populations if such populations historically comprise 30% or more of the institution's total patient population 50% or more of the time or are expected to comprise such percentage during the coverage period.

Benefits are \$500 or \$1,000 per month, payable starting on the last day of the month which immediately follows the month the Insured tests positive for occupationally transmitted Hepatitis and otherwise meets the conditions specified in the rider, for 12 consecutive months or until: 1) the date the Insured dies; or 2) the date the Insured recovers from Hepatitis, whichever occurs first.

Note: Above assumes a base AD benefit of \$100,000. If the average AD Benefit is not \$100,000, multiply the premium load by the ratio [100,000 / Avg. AD Benefit of Case].

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Occupational HIV Benefit

Loading as a % of AD rate per \$100,000:

- 0.50% per \$500 monthly benefit up to \$1,500 monthly benefit
- 0.63% per \$500 monthly benefit if monthly benefits exceed \$1,500

Benefits range from \$500 to \$3,000 per month (\$500 increments), payable starting on the last day of the month which immediately follows the month the Insured tests positive for occupationally transmitted HIV and otherwise meets the conditions specified in the rider, for 60 consecutive months or until the date the Insured dies, whichever occurs first.

Note: Above assumes a base AD benefit of \$100,000. If the average AD Benefit is not \$100,000, multiply the premium load by the ratio [100,000 / Avg. AD Benefit of Case].

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Paralysis Benefit

- Loadings as a % of AD rates per \$1,000

<u>Category of Injury</u>	<u>%PS</u>	Loss occurs within 90 days	Loss occurs within 120 days	Loss occurs within 180 days	Loss occurs within 365 days
Quadriplegia	100%	1.09%	1.10%	1.11%	1.15%
Paraplegia	50%	0.86%	0.86%	0.87%	0.90%
Hemiplegia	50%	0.76%	0.76%	0.77%	0.80%
Uniplegia	25%	0.38%	0.38%	0.39%	0.40%
Total		3.09%	3.10%	3.14%	3.25%

- For different paraplegia and hemiplegia percentages of principal sums multiply the appropriate percentage by the above paraplegia and hemiplegia rates and divide by the percentages of principal sums shown above.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Permanent Total Disability - Periodic Payment

Loadings as a % of AD rates per \$1,000	10.0%
Loadings as a % of ADD rates per \$1,000	9.2%
Payments not vested upon completion of disability waiting period:	
Loadings as a % of AD rates per \$1,000	9.5%
Loadings as a % of ADD rates per \$1,000	8.7%

Coverage at Age 70 and above Principal Sum Options

Below are the standard age 70 and over principal sum reduction options:

Age Group	Option 1	Option 2	Option 3	Option 4	Option 5
21-69	100.0%	100.0%	100.0%	100.0%	100.0%
70-74	65.0%	100.0%	82.5%	100.0%	65.0%
75-79	45.0%	45.0%	57.5%	57.5%	57.5%
80-84	30.0%	30.0%	37.5%	37.5%	37.5%
85 +	15.0%	15.0%	20.0%	20.0%	20.0%

For option 1 Permanent Total Disability is available for all ages

For option 2 Permanent Total Disability is available for all ages

For option 3 Permanent Total Disability is available up to age 69

For option 4 Permanent Total Disability is available up to age 74

For option 5 Permanent Total Disability is available up to age 74

Multiply the AD rate for losses incurred within 365 days of the date of loss by the following factors if the covered loss must be incurred

Time for Specific Loss to Occur	Adjustment Factor
90 Days	95.0%
120 Days	95.5%
180 Days	96.5%
365 Days	100.0%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Permanent Total Disability - Single Payment

Loadings as a % of AD rates per \$1,000 20.0%
 Loadings as a % of ADD rates per \$1,000 18.3%

Coverage at Age 70 and above Principal Sum Options

Below are the standard age 70 and over principal sum reduction options:

Age Group	Option 1	Option 2	Option 3	Option 4	Option 5
21-69	100.0%	100.0%	100.0%	100.0%	100.0%
70-74	65.0%	100.0%	82.5%	100.0%	65.0%
75-79	45.0%	45.0%	57.5%	57.5%	57.5%
80-84	30.0%	30.0%	37.5%	37.5%	37.5%
85 +	15.0%	15.0%	20.0%	20.0%	20.0%

For option 1 Permanent Total Disability is available for all ages

For option 2 Permanent Total Disability is available for all ages

For option 3 Permanent Total Disability is available up to age 69

For option 4 Permanent Total Disability is available up to age 74

For option 5 Permanent Total Disability is available up to age 74

Multiply the AD rate for losses incurred within 365 days of the date of loss by the following factors if the covered loss must be incurred

Time for Specific Loss to Occur	Adjustment Factor
90 Days	95.0%
120 Days	95.5%
180 Days	96.5%
365 Days	100.0%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Policyholder Designated OSHA Safety Equipment Benefit

Loading as a % of AD&D gross premium: 8%

Psychological Therapy Benefit

- To provide psychological therapy benefit coverage upon dismemberment due to a covered accident, apply the following load to the applicable Accidental Death and Dismemberment premium rate per \$100,000: **0.45%**
- The maximum payout for this benefit is the **lesser** of [\$5,000 - \$50,000] or a selected percentage of the AD&D principal sum (either 5%, 10%, 15%, 20%, or 25%). If the expected maximum benefit is less than \$5,000, multiply the load by the ratio (expected maximum benefit/5,000).

Adjustment Factor for Medical Incurral Periods from the date of the medical service

<u>Time for Specific Loss to Occur</u>	<u>Adjustment Factor</u>
90 Days	1.00
180 Days	1.02
365 Days	1.05

Premium Load Calculation Instructions:

Annual Premium per \$100,000 AD&D: \$52.32 (= \$0.04 * 12 * 100 * 1.09)
Psychological Therapy (PT) Benefit Premium Load: 0.45%
Annual Premium for PT based on \$100,000 PS: \$0.24 (rounded to the nearest cent)

Adjustment for Other Principal Sums:

The above table assumes an average PS of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected number of sessions and amount per session by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case: \$75,000
Factor for \$100,000 AD: 0.45%
Factor for \$75,000 AD: 0.45% * (100,000 / 75,000) =0.60%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Rehabilitation Benefit

- Loadings as a % of AD rates per \$1,000

Maximum Amount	Dismemberment Only	Dismemberment & Paralysis	Dismemberment & Loss of Use
\$2,500	0.23%	0.31%	0.39%
\$5,000	0.45%	0.61%	0.78%
\$7,500	0.68%	0.92%	1.16%
\$10,000	0.90%	1.23%	1.55%
\$15,000	1.35%	1.84%	2.33%
\$20,000	1.80%	2.45%	3.10%
\$25,000	2.25%	3.06%	3.88%
\$30,000	2.70%	3.68%	4.65%
\$35,000	3.15%	4.29%	5.43%
\$40,000	3.60%	4.90%	6.20%
\$45,000	4.05%	5.51%	6.98%
\$50,000	4.50%	6.13%	7.75%
\$55,000	4.52%	6.16%	7.79%
\$60,000	4.54%	6.19%	7.83%
\$65,000	4.56%	6.22%	7.86%
\$70,000	4.58%	6.24%	7.89%
\$75,000	4.60%	6.26%	7.92%
\$80,000	4.61%	6.28%	7.94%
\$85,000	4.62%	6.30%	7.96%
\$90,000	4.64%	6.32%	7.99%
\$95,000	4.65%	6.33%	8.01%
\$100,000	4.66%	6.35%	8.02%
\$105,000	4.67%	6.36%	8.04%
\$110,000	4.68%	6.37%	8.06%
\$115,000	4.69%	6.39%	8.07%
\$120,000	4.70%	6.40%	8.09%
\$125,000	4.70%	6.41%	8.10%
\$130,000	4.71%	6.42%	8.11%
\$135,000	4.72%	6.43%	8.12%
\$140,000	4.72%	6.43%	8.13%
\$145,000	4.73%	6.44%	8.14%
\$150,000	4.73%	6.45%	8.15%
\$155,000	4.74%	6.46%	8.16%
\$160,000	4.74%	6.46%	8.17%
\$165,000	4.75%	6.47%	8.18%
\$170,000	4.75%	6.47%	8.18%
\$175,000	4.76%	6.48%	8.19%
\$180,000	4.76%	6.48%	8.20%
\$185,000	4.76%	6.49%	8.20%
\$190,000	4.77%	6.49%	8.21%
\$195,000	4.77%	6.50%	8.22%
\$200,000	4.77%	6.50%	8.22%
\$205,000	4.78%	6.51%	8.23%
\$210,000	4.78%	6.51%	8.23%
\$215,000	4.78%	6.51%	8.24%
\$220,000	4.78%	6.52%	8.24%
\$225,000	4.79%	6.52%	8.24%
\$230,000	4.79%	6.52%	8.25%
\$235,000	4.79%	6.53%	8.25%
\$240,000	4.79%	6.53%	8.26%
\$245,000	4.80%	6.53%	8.26%
\$250,000	4.80%	6.54%	8.26%

Divide the above loadings by (the average PS for each case ÷ \$100,000).

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Rehabilitative Therapy Rider

Annual premium \$5.2877 per \$1,000 benefit.

Repatriation of Remains Benefit

- The following loads are applied to the applicable base Accidental Death Only premium rate per \$100,000. Benefits provided are independent of the insured's Accidental Death Principal Sum.

Maximum Benefit		Maximum Benefit		Maximum Benefit	
\$5,000	0.134%	\$550,000	0.309%	\$1,475,000	0.346%
\$10,000	0.201%	\$575,000	0.310%	\$1,500,000	0.347%
\$15,000	0.222%	\$600,000	0.311%	\$1,525,000	0.348%
\$20,000	0.242%	\$625,000	0.312%	\$1,550,000	0.349%
\$25,000	0.252%	\$650,000	0.313%	\$1,575,000	0.350%
\$30,000	0.257%	\$675,000	0.314%	\$1,600,000	0.351%
\$35,000	0.262%	\$700,000	0.315%	\$1,625,000	0.352%
\$40,000	0.267%	\$725,000	0.316%	\$1,650,000	0.353%
\$45,000	0.272%	\$750,000	0.317%	\$1,675,000	0.354%
\$50,000	0.277%	\$775,000	0.318%	\$1,700,000	0.355%
\$55,000	0.278%	\$800,000	0.319%	\$1,725,000	0.356%
\$60,000	0.280%	\$825,000	0.320%	\$1,750,000	0.357%
\$65,000	0.281%	\$850,000	0.321%	\$1,775,000	0.358%
\$70,000	0.283%	\$875,000	0.322%	\$1,800,000	0.359%
\$75,000	0.284%	\$900,000	0.323%	\$1,825,000	0.360%
\$80,000	0.285%	\$925,000	0.324%	\$1,850,000	0.361%
\$85,000	0.287%	\$950,000	0.325%	\$1,875,000	0.362%
\$90,000	0.288%	\$975,000	0.326%	\$1,900,000	0.363%
\$95,000	0.290%	\$1,000,000	0.327%	\$1,925,000	0.364%
\$100,000	0.291%	\$1,025,000	0.328%	\$1,950,000	0.365%
\$125,000	0.292%	\$1,050,000	0.329%	\$1,975,000	0.366%
\$150,000	0.293%	\$1,075,000	0.330%	\$2,000,000	0.367%
\$175,000	0.294%	\$1,100,000	0.331%	\$2,025,000	0.368%
\$200,000	0.295%	\$1,125,000	0.332%	\$2,050,000	0.369%
\$225,000	0.296%	\$1,150,000	0.333%	\$2,075,000	0.370%
\$250,000	0.297%	\$1,175,000	0.334%	\$2,100,000	0.371%
\$275,000	0.298%	\$1,200,000	0.335%	\$2,125,000	0.372%
\$300,000	0.299%	\$1,225,000	0.336%	\$2,150,000	0.373%
\$325,000	0.300%	\$1,250,000	0.337%	\$2,175,000	0.374%
\$350,000	0.301%	\$1,275,000	0.338%	\$2,200,000	0.375%
\$375,000	0.302%	\$1,300,000	0.339%	\$2,225,000	0.376%
\$400,000	0.303%	\$1,325,000	0.340%	\$2,250,000	0.377%
\$425,000	0.304%	\$1,350,000	0.341%	\$2,275,000	0.378%
\$450,000	0.305%	\$1,375,000	0.342%	\$2,300,000	0.379%
\$475,000	0.306%	\$1,400,000	0.343%	\$2,325,000	0.380%
\$500,000	0.307%	\$1,425,000	0.344%	\$2,350,000	0.381%
\$525,000	0.308%	\$1,450,000	0.345%	\$2,375,000	0.382%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Repatriation of Remains Benefit (Continued)

Maximum Benefit		Maximum Benefit		Maximum Benefit	
\$2,400,000	0.383%	\$3,275,000	0.418%	\$4,150,000	0.453%
\$2,425,000	0.384%	\$3,300,000	0.419%	\$4,175,000	0.454%
\$2,450,000	0.385%	\$3,325,000	0.420%	\$4,200,000	0.455%
\$2,475,000	0.386%	\$3,350,000	0.421%	\$4,225,000	0.456%
\$2,500,000	0.387%	\$3,375,000	0.422%	\$4,250,000	0.457%
\$2,525,000	0.388%	\$3,400,000	0.423%	\$4,275,000	0.458%
\$2,550,000	0.389%	\$3,425,000	0.424%	\$4,300,000	0.459%
\$2,575,000	0.390%	\$3,450,000	0.425%	\$4,325,000	0.460%
\$2,600,000	0.391%	\$3,475,000	0.426%	\$4,350,000	0.461%
\$2,625,000	0.392%	\$3,500,000	0.427%	\$4,375,000	0.462%
\$2,650,000	0.393%	\$3,525,000	0.428%	\$4,400,000	0.463%
\$2,675,000	0.394%	\$3,550,000	0.429%	\$4,425,000	0.464%
\$2,700,000	0.395%	\$3,575,000	0.430%	\$4,450,000	0.465%
\$2,725,000	0.396%	\$3,600,000	0.431%	\$4,475,000	0.466%
\$2,750,000	0.397%	\$3,625,000	0.432%	\$4,500,000	0.467%
\$2,775,000	0.398%	\$3,650,000	0.433%	\$4,525,000	0.468%
\$2,800,000	0.399%	\$3,675,000	0.434%	\$4,550,000	0.469%
\$2,825,000	0.400%	\$3,700,000	0.435%	\$4,575,000	0.470%
\$2,850,000	0.401%	\$3,725,000	0.436%	\$4,600,000	0.471%
\$2,875,000	0.402%	\$3,750,000	0.437%	\$4,625,000	0.472%
\$2,900,000	0.403%	\$3,775,000	0.438%	\$4,650,000	0.473%
\$2,925,000	0.404%	\$3,800,000	0.439%	\$4,675,000	0.474%
\$2,950,000	0.405%	\$3,825,000	0.440%	\$4,700,000	0.475%
\$2,975,000	0.406%	\$3,850,000	0.441%	\$4,725,000	0.476%
\$3,000,000	0.407%	\$3,875,000	0.442%	\$4,750,000	0.477%
\$3,025,000	0.408%	\$3,900,000	0.443%	\$4,775,000	0.478%
\$3,050,000	0.409%	\$3,925,000	0.444%	\$4,800,000	0.479%
\$3,075,000	0.410%	\$3,950,000	0.445%	\$4,825,000	0.480%
\$3,100,000	0.411%	\$3,975,000	0.446%	\$4,850,000	0.481%
\$3,125,000	0.412%	\$4,000,000	0.447%	\$4,875,000	0.482%
\$3,150,000	0.413%	\$4,025,000	0.448%	\$4,900,000	0.483%
\$3,175,000	0.414%	\$4,050,000	0.449%	\$4,925,000	0.484%
\$3,200,000	0.415%	\$4,075,000	0.450%	\$4,950,000	0.485%
\$3,225,000	0.416%	\$4,100,000	0.451%	\$4,975,000	0.486%
\$3,250,000	0.417%	\$4,125,000	0.452%	\$5,000,000	0.487%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Repatriation of Remains Benefit (Continued)

Premium Load Calculation Instructions:

Average AD Only Principal Sum (PS):	\$100,000
Annual Premium for \$100,000 PS:	\$48.00 (= \$0.04 * 12 * 100)
Selected Repatriation Benefit (Repat):	\$25,000 maximum
Repat Premium Load from above table:	0.252%
Repat Premium:	\$0.12 (= \$48.00 * 0.252%, rounded to the nearest cent)

Adjustment for Other Principal Sums:

The above table assumes an average PS of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected number of sessions and amount per session by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$25,000 maximum
Factor for \$100,000 AD:	0.252%
Factor for \$75,000 AD:	$0.252\% * (100,000 / 75,000) = 0.336\%$

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Seat Belt Benefit - Dollar Amount

- To provide for seat belt/child restraint bonus benefits with the following flat amounts, multiply the AD rate per \$1,000 by the following loadings:

Benefit Amount		Benefit Amount	
\$5,000	0.9%	\$130,000	22.3%
\$10,000	1.7%	\$135,000	23.1%
\$15,000	2.6%	\$140,000	24.0%
\$20,000	3.4%	\$145,000	24.9%
\$25,000	4.3%	\$150,000	25.7%
\$30,000	5.2%	\$155,000	26.6%
\$35,000	6.0%	\$160,000	27.4%
\$40,000	6.9%	\$165,000	28.3%
\$45,000	7.7%	\$170,000	29.1%
\$50,000	8.6%	\$175,000	30.0%
\$55,000	9.5%	\$180,000	30.8%
\$60,000	10.3%	\$185,000	31.7%
\$65,000	11.2%	\$190,000	32.6%
\$70,000	12.0%	\$195,000	33.4%
\$75,000	12.9%	\$200,000	34.3%
\$80,000	13.7%	\$205,000	35.1%
\$85,000	14.6%	\$210,000	36.0%
\$90,000	15.4%	\$215,000	36.8%
\$95,000	16.3%	\$220,000	37.7%
\$100,000	17.2%	\$225,000	38.5%
\$105,000	18.0%	\$230,000	39.4%
\$110,000	18.9%	\$235,000	40.3%
\$115,000	19.7%	\$240,000	41.1%
\$120,000	20.6%	\$245,000	42.0%
\$125,000	21.4%	\$250,000	42.8%

Divide the above loadings by (the average PS for each case + \$100,000)

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Seat Belt Benefit - Dollar Amount (Continued)

- To provide for air bag bonus benefits with the following flat amounts, multiply the AD rate per \$1,000 by the following loads:

Benefit Amount		Benefit Amount	
\$2,500	0.3%	\$120,000	12.0%
\$5,000	0.5%	\$125,000	12.5%
\$7,500	0.8%	\$130,000	13.0%
\$10,000	1.0%	\$135,000	13.5%
\$12,500	1.3%	\$140,000	14.0%
\$15,000	1.5%	\$145,000	14.5%
\$17,500	1.8%	\$150,000	15.0%
\$20,000	2.0%	\$155,000	15.5%
\$22,500	2.3%	\$160,000	16.0%
\$25,000	2.5%	\$165,000	16.5%
\$30,000	3.0%	\$170,000	17.0%
\$35,000	3.5%	\$175,000	17.5%
\$40,000	4.0%	\$180,000	18.0%
\$45,000	4.5%	\$185,000	18.5%
\$50,000	5.0%	\$190,000	19.0%
\$55,000	5.5%	\$195,000	19.5%
\$60,000	6.0%	\$200,000	20.0%
\$65,000	6.5%	\$205,000	20.5%
\$70,000	7.0%	\$210,000	21.0%
\$75,000	7.5%	\$215,000	21.5%
\$80,000	8.0%	\$220,000	22.0%
\$85,000	8.5%	\$225,000	22.5%
\$90,000	9.0%	\$230,000	23.0%
\$95,000	9.5%	\$235,000	23.5%
\$100,000	10.0%	\$240,000	24.0%
\$105,000	10.5%	\$245,000	24.5%
\$110,000	11.0%	\$250,000	25.0%
\$115,000	11.5%		

Divide the above loadings by (the average PS for each case + \$100,000)

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, et. al.
Rate Manual

Seat Belt Benefit - Percentage of Principal Sum Amount

- To provide for seat belt/child restraint bonus benefits with the following percentages of AD principal sum, multiply the AD rate per \$1,000 by the following loads:

10%	1.72%
15%	2.58%
20%	3.44%
25%	4.30%
30%	5.16%
35%	6.02%
40%	6.88%
45%	7.74%
50%	8.60%

55%	9.46%
60%	10.32%
65%	11.18%
70%	12.04%
75%	12.90%
80%	13.76%
85%	14.62%
90%	15.48%
95%	16.34%
100%	17.20%

- To provide for air bag bonus benefits with the following percentages of AD principal sum, multiply the AD rate per \$1,000 by the following loads:

5%	0.50%
10%	1.00%
15%	1.50%
20%	2.00%
25%	2.50%
30%	3.00%
35%	3.50%
40%	4.00%
45%	4.50%
50%	5.00%

55%	5.50%
60%	6.00%
65%	6.50%
70%	7.00%
75%	7.50%
80%	8.00%
85%	8.50%
90%	9.00%
95%	9.50%
100%	10.00%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Seat Belt Benefit - Percentage of Principal Sum Amount (continued)

- If the PS amount is the lesser of the following limiting amounts and the percentages of insured's PS shown below, multiply the AD rate by 17.2% for seat belt/child restraint bonus rates and 10% for air bag bonus rates and then multiply by the following factors to get the appropriate load.

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT								
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
5.0%	3.36%	4.32%	4.81%	4.97%	5.00%	5.00%	5.00%	5.00%	5.00%
10.0%	4.23%	6.71%	7.81%	8.65%	9.30%	9.62%	9.89%	9.94%	9.98%
15.0%	4.59%	7.80%	10.07%	11.25%	12.18%	12.97%	13.62%	14.16%	14.43%
20.0%	4.82%	8.46%	11.17%	13.43%	14.70%	15.62%	16.54%	17.30%	17.95%
25.0%	5.00%	8.84%	12.03%	14.54%	16.79%	18.09%	19.06%	19.99%	20.91%
30.0%	5.17%	9.18%	12.69%	15.61%	17.91%	20.14%	21.45%	22.51%	23.43%
35.0%	5.23%	9.46%	13.08%	16.26%	18.98%	21.27%	23.50%	24.80%	25.95%
40.0%	5.30%	9.64%	13.43%	16.92%	19.84%	22.35%	24.64%	26.86%	28.16%
45.0%	5.37%	9.82%	13.78%	17.33%	20.49%	23.41%	25.72%	28.01%	30.21%
50.0%	5.44%	9.99%	14.11%	17.67%	21.15%	24.07%	26.79%	29.08%	31.37%
55.0%	5.50%	10.17%	14.28%	18.02%	21.57%	24.72%	27.64%	30.16%	32.45%
60.0%	5.53%	10.33%	14.46%	18.37%	21.92%	25.38%	28.30%	31.22%	33.52%
65.0%	5.54%	10.40%	14.64%	18.72%	22.27%	25.82%	28.95%	31.87%	34.60%
70.0%	5.56%	10.47%	14.81%	18.93%	22.61%	26.16%	29.61%	32.53%	35.45%
75.0%	5.58%	10.54%	14.99%	19.10%	22.96%	26.51%	30.06%	33.18%	36.10%
80.0%	5.59%	10.60%	15.17%	19.28%	23.31%	26.86%	30.41%	33.83%	36.76%
85.0%	5.61%	10.67%	15.34%	19.46%	23.57%	27.21%	30.76%	34.31%	37.41%
90.0%	5.63%	10.74%	15.50%	19.63%	23.75%	27.55%	31.10%	34.66%	38.06%
95.0%	5.64%	10.80%	15.57%	19.81%	23.92%	27.90%	31.45%	35.00%	38.55%
100.0%	5.66%	10.87%	15.64%	19.99%	24.10%	28.21%	31.80%	35.35%	38.90%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Seat Belt Benefit - Percentage of Principal Sum Amount (continued)

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT										
	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000
5.0%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.0%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.0%	14.70%	14.91%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
20.0%	18.60%	19.24%	19.78%	19.87%	19.96%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
25.0%	21.62%	22.92%	23.78%	24.31%	24.75%	24.84%	25.00%	25.00%	25.00%	25.00%	25.00%
30.0%	24.35%	25.94%	27.25%	28.31%	28.85%	29.39%	29.86%	30.00%	30.00%	30.00%	30.00%
35.0%	26.87%	28.72%	30.27%	31.57%	32.85%	33.39%	34.64%	34.87%	35.00%	35.00%	35.00%
40.0%	29.40%	31.24%	33.08%	34.59%	35.89%	37.20%	38.74%	39.66%	39.88%	40.00%	40.00%
45.0%	31.52%	33.76%	35.61%	37.45%	38.92%	40.22%	42.74%	44.09%	44.67%	44.90%	45.00%
50.0%	33.57%	36.18%	38.13%	39.97%	41.81%	43.24%	46.50%	48.09%	49.44%	49.69%	49.91%
55.0%	34.74%	38.23%	40.65%	42.49%	44.34%	46.18%	49.52%	52.09%	53.44%	54.47%	54.70%
60.0%	35.82%	40.29%	42.89%	45.02%	46.86%	48.70%	52.54%	55.80%	57.44%	58.79%	59.49%
65.0%	36.89%	41.47%	44.95%	47.54%	49.38%	51.23%	55.56%	58.82%	61.44%	62.79%	64.13%
70.0%	37.96%	42.55%	47.00%	49.61%	51.91%	53.75%	58.36%	61.84%	65.10%	66.79%	68.13%
75.0%	39.02%	43.62%	48.21%	51.66%	54.27%	56.27%	60.88%	64.86%	68.12%	70.79%	72.13%
80.0%	39.68%	44.70%	49.28%	53.71%	56.32%	58.80%	63.40%	67.88%	71.14%	74.40%	76.13%
85.0%	40.33%	45.77%	50.36%	54.94%	58.38%	60.98%	65.93%	70.53%	74.16%	77.42%	80.13%
90.0%	40.99%	46.83%	51.43%	56.02%	60.43%	63.04%	68.45%	73.06%	77.18%	80.44%	83.70%
95.0%	41.64%	47.48%	52.51%	57.09%	61.67%	65.09%	70.97%	75.58%	80.19%	83.46%	86.72%
100.0%	42.29%	48.14%	53.58%	58.16%	62.75%	67.14%	73.49%	78.10%	82.71%	86.48%	89.74%

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT										\$475,000 - \$1,000,000
	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$1,000,000	
5.0%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.0%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.0%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
20.0%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
25.0%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
30.0%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
35.0%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
40.0%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
45.0%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%
50.0%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
55.0%	54.92%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%
60.0%	59.71%	59.94%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
65.0%	64.50%	64.73%	64.95%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%
70.0%	69.29%	69.51%	69.74%	69.96%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%
75.0%	73.48%	74.30%	74.53%	74.75%	74.98%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
80.0%	77.48%	78.83%	79.32%	79.54%	79.77%	79.99%	80.00%	80.00%	80.00%	80.00%	80.00%
85.0%	81.48%	82.83%	84.11%	84.33%	84.55%	84.78%	85.00%	85.00%	85.00%	85.00%	85.00%
90.0%	85.48%	86.83%	88.18%	89.12%	89.34%	89.57%	89.79%	90.00%	90.00%	90.00%	90.00%
95.0%	89.48%	90.83%	92.18%	93.53%	94.13%	94.36%	94.58%	94.81%	95.00%	95.00%	95.00%
100.0%	93.00%	94.83%	96.18%	97.53%	98.88%	99.15%	99.37%	99.60%	99.82%	100.00%	100.00%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Security Evacuation Benefit

Occurrence	Business Travel Monthly Premium	Leisure Travel Monthly Premium
1&2	\$0.209	\$0.062
3	\$0.778	\$0.356
4	\$0.010	\$0.003
5	\$0.010	\$0.003
Total	\$1.007	\$0.425

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Severe Burn Benefit - Dollar Amount

Annual premium \$0.0697 per \$1,000 benefit

Severe Burn Benefit - Percentage of Principal Sum

- To provide the severe burn coverage, apply the following load to the applicable Accidental Death Only premium rate per \$1,000: **3.7%**.
- Severe Burn Benefit is dependent upon the Accidental Death Principal Sum (PS) and is a bonus amount.

Premium Load Calculation Instructions:

Annual Premium per \$100,000 Accidental Death: \$48.00 ($\$0.04 * 12 * 100$)
Severe Burn Premium Load: 3.7%
Annual Premium for Severe Burn based on \$100,000 PS: \$1.78 (rounded to the nearest cent)

Adjustment for Other Principal Sums:

Since this benefit is dependent on the Accidental Death PS, the premium load will always be 3.7% and should not be modified for other principal sum amounts.

Severe Burn Benefit Calculation:

- The benefit(s) to be paid under this rider depend on the area of the body which is burned. The following table indicates the maximum percentage of the Accidental Death PS which is to be paid for each specified body area:

<u>Specified Body Area</u>	<u>Max Percentage of Principal Sum</u>
Face and Neck and Head	99.0%
Hand and Forearm Below Elbow Joint (Right)	22.5%
Hand and Forearm Below Elbow Joint (Left)	22.5%
Upper Arm Below Shoulder Joint to Elbow Joint (Right)	13.5%
Upper Arm Below Shoulder Joint to Elbow Joint (Left)	13.5%
Torso Below Neck to Shoulder Joints and Hip Joints (Front)	36.0%
Torso Below Neck to Shoulder Joints and Hip Joints (Back)	36.0%
Thigh Below Hip Joint to Knee Joint (Right)	9.0%
Thigh Below Hip Joint to Knee Joint (Left)	9.0%
Foot and Lower Leg Below Knee Joint (Right)	27.0%
Foot and Lower Leg Below Knee Joint (Left)	27.0%

- In no event will more than 100% of the Principal Sum be paid if more than one area is burned during the same accident.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Terrorism Coverage

- Premium rate for Terrorism Coverage = .00061 per \$1,000 of AD&D coverage per year.
- Benefit amounts range from \$25,000 to \$100,000 in \$25,000 increments and from \$100,000 to \$5,000,000 in \$50,000 increments.
- If the notice of termination is other than the standard 10 days, increase the rate by one of the following percentages:

<u>Number of Days</u>	<u>Percentage</u>
11-20 days	1.00%
21-30 days	2.50%
31-45 days	5.00%

- If the change of premium is other than the standard 10 days, increase the above rate by one of the following percentages:

<u>Number of Days</u>	<u>Percentage</u>
11-20 days	5.00%
21-30 days	10.00%
31-45 days	20.00%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Tuition Benefit - Rev 3-99

- Available only if the Family Coverage Rider has been elected.
- Dependent Child Tuition Reimbursement loadings as a % of Family AD rates per \$1,000:

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000
2.00%	0.31%	0.36%	0.40%	0.43%	0.44%	0.45%	0.46%	0.46%
3.00%	0.36%	0.46%	0.52%	0.56%	0.59%	0.62%	0.65%	0.66%
4.00%	0.39%	0.51%	0.62%	0.67%	0.72%	0.76%	0.79%	0.82%
5.00%	0.40%	0.55%	0.67%	0.77%	0.83%	0.87%	0.92%	0.96%
6.00%	0.42%	0.58%	0.72%	0.82%	0.92%	0.98%	1.03%	1.07%
7.00%	0.43%	0.60%	0.75%	0.87%	0.97%	1.08%	1.14%	1.19%
8.00%	0.44%	0.62%	0.78%	0.91%	1.02%	1.13%	1.23%	1.29%
9.00%	0.45%	0.63%	0.79%	0.94%	1.07%	1.18%	1.28%	1.38%
10.00%	0.46%	0.65%	0.81%	0.97%	1.10%	1.23%	1.33%	1.44%
12.00%	0.47%	0.66%	0.84%	1.00%	1.16%	1.30%	1.43%	1.54%
15.00%	0.48%	0.69%	0.88%	1.05%	1.21%	1.38%	1.52%	1.65%
20.00%	0.50%	0.72%	0.92%	1.10%	1.29%	1.46%	1.62%	1.78%

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$10,000	\$12,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	\$25,000
2.00%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%
3.00%	0.67%	0.68%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
4.00%	0.85%	0.88%	0.91%	0.91%	0.91%	0.91%	0.92%	0.92%
5.00%	0.99%	1.05%	1.09%	1.10%	1.11%	1.13%	1.14%	1.15%
6.00%	1.12%	1.19%	1.25%	1.28%	1.30%	1.32%	1.35%	1.37%
7.00%	1.23%	1.32%	1.39%	1.42%	1.45%	1.51%	1.53%	1.59%
8.00%	1.35%	1.43%	1.52%	1.55%	1.58%	1.64%	1.70%	1.77%
9.00%	1.44%	1.55%	1.63%	1.67%	1.72%	1.78%	1.84%	1.96%
10.00%	1.54%	1.66%	1.75%	1.79%	1.83%	1.92%	1.98%	2.13%
12.00%	1.64%	1.85%	1.97%	2.02%	2.06%	2.15%	2.23%	2.41%
15.00%	1.79%	2.00%	2.21%	2.31%	2.37%	2.49%	2.58%	2.79%
20.00%	1.94%	2.21%	2.45%	2.56%	2.66%	2.87%	3.08%	3.37%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Tuition Benefit - Rev 3-99 (Continued)

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000
2.00%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%
3.00%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
4.00%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%
5.00%	1.16%	1.17%	1.18%	1.19%	1.20%	1.21%	1.22%	1.23%
6.00%	1.39%	1.41%	1.43%	1.45%	1.47%	1.50%	1.52%	1.54%
7.00%	1.65%	1.72%	1.78%	1.85%	1.93%	2.00%	2.08%	2.16%
8.00%	1.84%	1.92%	2.00%	2.08%	2.17%	2.25%	2.35%	2.44%
9.00%	2.09%	2.22%	2.37%	2.52%	2.69%	2.86%	3.05%	3.25%
10.00%	2.29%	2.46%	2.65%	2.85%	3.07%	3.30%	3.55%	3.82%
12.00%	2.60%	2.81%	3.04%	3.29%	3.55%	3.84%	4.15%	4.48%
15.00%	3.02%	3.26%	3.53%	3.82%	4.13%	4.46%	4.82%	5.22%
20.00%	3.69%	4.03%	4.41%	4.83%	5.28%	5.78%	6.33%	6.92%

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT						
	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
2.00%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%
3.00%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
4.00%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%
5.00%	1.24%	1.25%	1.27%	1.28%	1.29%	1.30%	1.31%
6.00%	1.56%	1.59%	1.61%	1.63%	1.66%	1.68%	1.71%
7.00%	2.25%	2.34%	2.43%	2.52%	2.62%	2.72%	2.83%
8.00%	2.55%	2.65%	2.76%	2.87%	2.99%	3.11%	3.24%
9.00%	3.46%	3.69%	3.93%	4.18%	4.46%	4.75%	5.06%
10.00%	4.11%	4.42%	4.76%	5.12%	5.50%	5.92%	6.37%
12.00%	4.85%	5.24%	5.66%	6.12%	6.61%	7.14%	7.72%
15.00%	5.64%	6.10%	6.60%	7.14%	7.72%	8.34%	9.02%
20.00%	7.57%	8.29%	9.07%	9.92%	10.86%	11.88%	13.00%

- If a benefit is payable if the Insured or the Insured's spouse dies, multiply above factors as well as factors for No Dependent Child Benefit on the next page by 1.5
- The above loadings and the no-dependent child benefit loadings on the next page are based on a maximum age of dependent child of 23. If the maximum age is one of the following multiply the loading by the following factor:

<u>Age</u>	<u>Factor</u>
23	1.000
24	1.050
25	1.080
26	1.100
27	1.110
28	1.115
29	1.120

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Tuition Benefit - Rev 3-99 (Continued)

No Dependent Child Benefit Loading as a % of AD rate per \$1,000	
2,000	0.61%
3,000	0.92%
4,000	1.22%
5,000	1.53%
6,000	1.84%
7,000	2.14%
8,000	2.45%
9,000	2.75%
10,000	3.06%

No Spouse Benefit Loading as a % of AD rate per \$1,000	
2,000	0.19%
3,000	0.28%
4,000	0.37%
5,000	0.46%
6,000	0.56%
7,000	0.65%
8,000	0.74%
9,000	0.83%
10,000	0.93%

Divide the no dependent child and the no spouse benefit loadings by (the average PS for each case + \$100,000)

Spouse Tuition Reimbursement loading as a % of AD rates per \$1,000

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000
2.00%	0.18%	0.21%	0.23%	0.25%	0.26%	0.26%	0.26%	0.27%
3.00%	0.21%	0.27%	0.30%	0.32%	0.35%	0.36%	0.38%	0.38%
4.00%	0.23%	0.30%	0.36%	0.39%	0.42%	0.44%	0.46%	0.48%
5.00%	0.24%	0.32%	0.39%	0.45%	0.48%	0.51%	0.53%	0.56%
6.00%	0.24%	0.34%	0.42%	0.48%	0.54%	0.57%	0.60%	0.62%
7.00%	0.25%	0.35%	0.43%	0.51%	0.57%	0.63%	0.66%	0.69%
8.00%	0.26%	0.36%	0.45%	0.53%	0.60%	0.66%	0.72%	0.75%
9.00%	0.26%	0.37%	0.46%	0.55%	0.62%	0.69%	0.75%	0.81%
10.00%	0.27%	0.38%	0.47%	0.56%	0.64%	0.71%	0.78%	0.84%
12.00%	0.28%	0.39%	0.49%	0.58%	0.68%	0.75%	0.83%	0.89%
15.00%	0.28%	0.40%	0.51%	0.61%	0.71%	0.80%	0.88%	0.96%
20.00%	0.29%	0.42%	0.53%	0.64%	0.75%	0.85%	0.94%	1.04%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Tuition Benefit - Rev 3-99 (Continued)

<u>Limiting Percentage of PS</u>	<u>MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT</u>							
	\$10,000	\$12,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	\$25,000
2.00%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%
3.00%	0.39%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
4.00%	0.50%	0.51%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%
5.00%	0.58%	0.61%	0.63%	0.64%	0.65%	0.66%	0.66%	0.67%
6.00%	0.65%	0.69%	0.73%	0.74%	0.76%	0.77%	0.78%	0.80%
7.00%	0.72%	0.77%	0.81%	0.82%	0.84%	0.88%	0.89%	0.92%
8.00%	0.78%	0.83%	0.88%	0.91%	0.92%	0.96%	0.99%	1.03%
9.00%	0.84%	0.90%	0.95%	0.97%	1.00%	1.04%	1.07%	1.14%
10.00%	0.90%	0.96%	1.02%	1.04%	1.07%	1.12%	1.15%	1.24%
12.00%	0.96%	1.07%	1.14%	1.18%	1.20%	1.25%	1.30%	1.40%
15.00%	1.04%	1.16%	1.29%	1.34%	1.38%	1.45%	1.50%	1.62%
20.00%	1.13%	1.28%	1.43%	1.49%	1.55%	1.67%	1.79%	1.96%

<u>Limiting Percentage of PS</u>	<u>MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT</u>							
	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000
2.00%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%
3.00%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
4.00%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%
5.00%	0.68%	0.69%	0.70%	0.71%	0.72%	0.73%	0.74%	0.76%
6.00%	0.82%	0.84%	0.86%	0.89%	0.91%	0.93%	0.96%	0.98%
7.00%	0.95%	0.98%	1.02%	1.05%	1.09%	1.12%	1.16%	1.20%
8.00%	1.07%	1.11%	1.16%	1.21%	1.26%	1.31%	1.36%	1.41%
9.00%	1.21%	1.29%	1.38%	1.47%	1.56%	1.67%	1.78%	1.89%
10.00%	1.34%	1.44%	1.55%	1.68%	1.81%	1.95%	2.10%	2.27%
12.00%	1.51%	1.62%	1.75%	1.88%	2.03%	2.18%	2.35%	2.53%
15.00%	1.75%	1.89%	2.04%	2.20%	2.38%	2.57%	2.78%	3.00%
20.00%	2.15%	2.35%	2.57%	2.82%	3.09%	3.38%	3.70%	4.05%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Tuition Benefit - Rev 3-99 (Continued)

<u>Limiting Percentage of PS</u>	<u>MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT</u>						
	<u>\$70,000</u>	<u>\$75,000</u>	<u>\$80,000</u>	<u>\$85,000</u>	<u>\$90,000</u>	<u>\$95,000</u>	<u>\$100,000</u>
2.00%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%
3.00%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
4.00%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%
5.00%	0.77%	0.78%	0.79%	0.80%	0.81%	0.83%	0.84%
6.00%	1.00%	1.03%	1.06%	1.08%	1.11%	1.14%	1.17%
7.00%	1.24%	1.28%	1.32%	1.37%	1.42%	1.46%	1.51%
8.00%	1.47%	1.53%	1.59%	1.66%	1.72%	1.79%	1.87%
9.00%	2.02%	2.15%	2.29%	2.44%	2.60%	2.77%	2.95%
10.00%	2.44%	2.63%	2.84%	3.06%	3.30%	3.56%	3.84%
12.00%	2.73%	2.94%	3.16%	3.41%	3.67%	3.95%	4.25%
15.00%	3.24%	3.50%	3.78%	4.08%	4.41%	4.76%	5.14%
20.00%	4.43%	4.86%	5.32%	5.82%	6.38%	6.98%	7.64%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Tuition Benefit - Rev 7-12

- Dependent Child Tuition Reimbursement Monthly Premiums

Maximum Benefit	Monthly Premium	Maximum Benefit	Monthly Premiums
\$ 2,000	\$ 0.0213	\$ 40,000	\$ 0.1699
\$ 3,000	\$ 0.0319	\$ 45,000	\$ 0.1720
\$ 4,000	\$ 0.0425	\$ 50,000	\$ 0.1724
\$ 5,000	\$ 0.0526	\$ 55,000	\$ 0.1728
\$ 6,000	\$ 0.0622	\$ 60,000	\$ 0.1731
\$ 7,000	\$ 0.0717	\$ 65,000	\$ 0.1735
\$ 8,000	\$ 0.0797	\$ 70,000	\$ 0.1739
\$ 9,000	\$ 0.0860	\$ 75,000	\$ 0.1742
\$ 10,000	\$ 0.0924	\$ 80,000	\$ 0.1746
\$ 15,000	\$ 0.1155	\$ 85,000	\$ 0.1750
\$ 20,000	\$ 0.1330	\$ 90,000	\$ 0.1754
\$ 25,000	\$ 0.1473	\$ 95,000	\$ 0.1757
\$ 30,000	\$ 0.1580	\$ 100,000	\$ 0.1761
\$ 35,000	\$ 0.1653		

For values other than those listed, monthly premium will be interpolated using the two nearest available premiums.

No Dependent Child Benefit Monthly Premiums	
\$ 1,000	\$ 0.0347
\$ 2,000	\$ 0.0694
\$ 3,000	\$ 0.1040
\$ 4,000	\$ 0.1387
\$ 5,000	\$ 0.1734
\$ 6,000	\$ 0.2081
\$ 7,000	\$ 0.2428
\$ 8,000	\$ 0.2774
\$ 9,000	\$ 0.3121
\$ 10,000	\$ 0.3468

- If a benefit is payable if the Insured or the Insured's spouse dies, multiply above factors by 1.5

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Tuition Benefit - Rev 7-12 (Continued)

- Spouse Tuition Reimbursement Monthly Premiums

Maximum Benefit	Monthly Premium	Maximum Benefit	Monthly Premiums
\$ 2,000	\$ 0.0146	\$ 40,000	\$ 0.1166
\$ 3,000	\$ 0.0219	\$ 45,000	\$ 0.1181
\$ 4,000	\$ 0.0292	\$ 50,000	\$ 0.1183
\$ 5,000	\$ 0.0361	\$ 55,000	\$ 0.1186
\$ 6,000	\$ 0.0427	\$ 60,000	\$ 0.1188
\$ 7,000	\$ 0.0492	\$ 65,000	\$ 0.1191
\$ 8,000	\$ 0.0547	\$ 70,000	\$ 0.1193
\$ 9,000	\$ 0.0590	\$ 75,000	\$ 0.1196
\$ 10,000	\$ 0.0634	\$ 80,000	\$ 0.1198
\$ 15,000	\$ 0.0793	\$ 85,000	\$ 0.1201
\$ 20,000	\$ 0.0913	\$ 90,000	\$ 0.1204
\$ 25,000	\$ 0.1011	\$ 95,000	\$ 0.1206
\$ 30,000	\$ 0.1084	\$ 100,000	\$ 0.1209
\$ 35,000	\$ 0.1135		

For values other than those listed, monthly premium will be interpolated using the two nearest available premiums.

No Spouse Benefit Monthly Premiums	
\$ 1,000	\$ 0.0374
\$ 2,000	\$ 0.0748
\$ 3,000	\$ 0.1122
\$ 4,000	\$ 0.1496
\$ 5,000	\$ 0.1870
\$ 6,000	\$ 0.2243
\$ 7,000	\$ 0.2617
\$ 8,000	\$ 0.2991
\$ 9,000	\$ 0.3365
\$ 10,000	\$ 0.3739

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Waiver of Premium

- Loading as a % of AD rate for \$5,000,000 principal sum (PS) amount =2.8%
- PS amount waived =minimum (insured's PS, \$100,000 to \$5,000,000 in \$50,000 increments)
- Reduce waiver of premium loadings by .01% for each \$50,000 below the \$5,000,000 PS amount

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

War Risk Coverage

AD&D (Per \$1,000)

1 Week	\$0.50
2 Week	\$0.75
3 Weeks	\$1.00
1 Month	\$1.25
2 Months	\$1.75
3 Months	\$2.50
6 Months	\$3.75
12 Months	\$5.00

For time periods other than those listed, rates will be interpolated linearly.

Group Discounts:

10 to 24	10%
25 to 49	20%
50 to 99	30%
100+	40%

Note: When an employer has provided established travel patterns and there are expected to be no less than 25 persons insured at any one time, 1/10th of the annual rate may be applied to each monthly declaration of war risk exposure.

War Risk- Accident Medical Expense

Base Rates (PER \$1,000 of AME)

Benefit Maximum	1 Week	2 Weeks	3 Weeks	1 Month
Up to \$25,000	\$1.00	\$1.50	\$2.00	\$2.50
\$25,001- \$50,000	\$0.75	\$1.15	\$1.50	\$1.85
\$50,001- \$150,000	\$0.50	\$0.75	\$1.00	\$1.25
\$150,001-\$250,000	\$0.30	\$0.45	\$0.60	\$0.75

War Risk- Emergency Evacuation

Base Rates (PER \$1,000 of Evacuation)

Benefit Maximum	1 Week	2 Weeks	3 Weeks	1 Month
Up to \$25,000	\$0.08	\$0.12	\$0.16	\$0.20
\$25,001- \$50,000	\$0.15	\$0.25	\$0.30	\$0.40
\$50,001- \$150,000	\$0.20	\$0.30	\$0.40	\$0.50

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

War Risk Coverage (Continued)

War Risk- Repatriation of Remains
Base Rates (PER \$1,000 of Evacuation)

Benefit Maximum	1 Week	2 Weeks – 1 Month
Up to \$15,000	\$0.50	\$0.65
\$15,001- \$50,000	\$0.40	\$0.50

LIMITS PER PERSON

- 5 times annual gross salary for Categories 1 and 2, policy limits for AD&D all other Categories.
- Home Office approval required for Principal Sum over \$500,000 for Categories 1 and 2, or Accident Medical over \$250,000.
- Accident Medical Expense requires \$100 as a deductible.
- Sickness coverage is not available resulting from an act of war unless as part of DBA.
- Trip cancellation or Personal Effects/Baggage coverage is not available.

AGGREGATE LIMIT

- 10 times net per person to maximum of \$5,000,000.
- Home Office approval required for requests over \$5,000,000.
- Air-only aggregates are not allowed.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

War Risk Coverage (Continued)

Minimum Premium: \$250.00

The country list and modification factors are subject to change in the future based on world conditions.

Modification Factors

Category	Load	Country
1	400%	Afghanistan Pakistan
2	300%	Iraq Israel (West Bank and Gaza Strip) Iran Somalia Chechnya
3	200%	Chad Democratic Republic of Congo (DRC) East Timor India (Jammu and Kashmir) Ivory Coast Lebanon Libya Nepal Nigeria Philippines Saudi Arabia Sri Lanka Sudan Syria Yemen
4	100%	Indonesia Jordan Kuwait Oman Qatar United Arab Emirates

NOTE: Individuals operating in hazardous areas or with occupations closely allied with hostile activities (air crews, newspaper, film, missionaries, television, radio reporting, and /or defense contractors) should be loaded at a minimum of 200% of the above factors (i.e., use 600% for a country designated as 300%).

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Weekly Accident Indemnity Benefit (WAI)

- Monthly Premiums based on a \$25 weekly benefit.
- Benefit amounts range from \$25 to \$2,500 in \$25 increments.

Benefit Period (in weeks)	Waiting Period (in days)							
	1	3	7	14	30	60	90	180
13	6.62	6.34	5.23	2.89	1.31	0.91	0.22	0.12
26	8.37	8.06	6.77	3.85	1.82	1.32	0.34	0.22
52	10.03	9.74	8.25	4.82	2.37	1.85	0.49	0.35
104	12.03	11.74	10.08	6.03	3.09	2.54	0.74	0.57
260	16.06	15.72	13.75	8.48	4.57	3.98	1.23	1.06

- The preceding premiums are based on 66 2/3% of the insured's salary. Adjustment factors for other benefit provisions are listed below:

<u>Benefit Provision</u>	<u>Factor</u>
Benefit percentage based on 50% of salary	0.80
Benefit percentage based on 66 2/3% of salary	1.00
Benefit percentage based on 70% of salary	1.10
Benefit percentage based on 75% of salary	1.15
Benefit percentage based on 100% of salary	1.25

- For benefits that are integrated with income from other sources, multiply by one of the following adjustment factors:

	<u>Factor</u>
Income does not exceed 50% of pre-disability salary	.5200
Income does not exceed 66 2/3% of pre-disability salary	.6920
Income does not exceed 70% of pre-disability salary	.7250
Income does not exceed 75% of pre-disability salary	.7760
Income does not exceed 100% of pre-disability salary	.8310

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

TABLE 7

PREMIUM STRUCTURE

Premium payments may be remitted weekly, bi-weekly, monthly, quarterly, semi-annually, or annually. Annual premium rates are converted to other premium payment modes by applying the appropriate factor from the modal premium adjustment schedule.

Table # Total premium per plan participant equals the sum of Part A and Part B

- Part A.**(1) AD (OR ADD) premium rate per \$1,000
 x Number of units of principal sum (to three decimal places)
 x Age 70 + reduction factor loads (if applicable)
 x Optional exclusion factors (if applicable)
 (2) x Volume discount factor
 (3) x Premium adjustment factor
 (4) x Industry factor (if applicable)
 (5) x Location code factor
 (6) x Benefit riders with percentage of premium loadings

PLUS

- Part B.** (7) Benefit riders with premium rates per \$ of benefit (Accidental Medical Expense, Aircraft, Day Care Rev 7-12, Tuition Rev 7-12, Security Evacuation and War Risk Coverages, etc)
 x Number of units of principal sum (to three decimal places)
 x Premium adjustment factor

The number in parentheses refers to the table number in the proposed rate manual.

Part C.

- (8) Apply underwriting adjustment: (Part A + Part B) x Underwriting adjustment
The following underwriting adjustments may be considered to adjust the formula rates:
- i. Consistently favorable or unfavorable claim patterns
 - ii. Account exposure changes: the addition or deletion of subsidiaries; change in the demographics of the group, etc
 - iii. Account persistency with current or prior carriers
 - iv. Level of the employer's premium contribution
 - v. Employee turnover rate too high or too low
 - vi. Anticipated antiselection due to participation level in the voluntary plans
 - vii. The expiring rate of the account from other carriers is significantly different than the formula rate
 - viii. Business information provided such as premium, loss experience, exposure, is incomplete, inconsistent or incorrect
 - ix. Other AIG insurance coverage

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

x. Use of alternative sales methods

Overall underwriting adjustment will be up to +/- 25%. The magnitude of the adjustments to the formula rate will depend on the number of factors that apply in a given situation and the importance of those factors.

Part D.

- (9) For accounts that have a permissible loss ratio other than 65%, adjust the rates using the formula below:

$$[\text{Part C.(8)}] \times 65\% \div \text{permissible loss ratio}$$

TABLE 8

EXPERIENCE RATING METHODOLOGY

The formula relies on the loss ratio method to prospectively adjust the manual rate for recent account experience. The formula for the adjustment is as follows:

$$\text{FR} = [P \times (\text{ELR} \div \text{OLR}) \times \text{CR}] + [(1.00 - \text{CR}) \times \text{MR}]$$

where:

FR = The final rate

P = The prior rate (rate in effect for the year being experience rated)

ELR = Expected Loss Ratio = $[\text{IC} \div \text{EP}]$

where:

IC = The incurred claims for the experience period

The incurred claims might be adjusted by an underwriter for plan changes, shock loss, trend, etc.

EP = The earned premium for the experience period

The earned premium can be constant rated if there are prior rate adjustments.

OLR = Objective loss ratio = Pricing Loss Ratio

CR = Credibility factor (from chart 1)

MR = The manual rate is determined from the prior sections of this manual

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

CHART 1 – CREDIBILITY FACTORS

ANNUALIZED PREMIUM VOLUME	RENEWAL CREDIBILITY	TAKEOVER CREDIBILITY
\$100,000-\$119,999	30%	0%
\$120,000-\$159,999	35%	0%
\$160,000-\$199,999	40%	20%
\$200,000-\$249,999	45%	25%
\$250,000-\$299,999	50%	30%
\$300,000-\$349,999	55%	35%
\$350,000-\$449,999	60%	40%
\$450,000-\$499,999	65%	45%
\$500,000-\$599,999	70%	50%
\$600,000-\$699,999	75%	55%
\$700,000-\$799,999	80%	60%
\$799,999-\$899,999	90%	65%
\$900,000-\$1,000,000	95%	70%
\$1,000,000-\$1,500,000	100%	75%
\$1,500,000-\$1,999,999	100%	85%
\$2,000,000+	100%	100%

Underwriting might use adjust the experience rates based on the following considerations:

- i. Consistently favorable or unfavorable claim patterns
- ii. Account exposure changes: the addition or deletion of subsidiaries; change in the demographics of the group, etc
- iii. Account persistency with current or prior carriers
- iv. Level of the employer's premium contribution
- v. Employee turnover rate too high or too low
- vi. Anticipated antiselection due to participation level in the voluntary plans
- vii. The expiring rate of the account from other carriers is significantly different than the formula rate
- viii. Business information provided such as premium, loss experience, exposure, is incomplete, inconsistent or incorrect
- ix. Other AIG insurance coverage
- x. Use of alternative sales methods

SERFF Tracking #:

AGNY-128817946

State Tracking #:

Company Tracking #:

NUFIC-H-GA-DC-12-01-R

State: District of Columbia

Filing Company:

National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: H02G Group Health - Accident Only/H02G.000 Health - Accident Only

Product Name: Group Accident Insurance

Project Name/Number: NUFIC-H-GA-DC-12-01-R/NUFIC-H-GA-DC-12-01-R

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter All Filings		
Comments:	Please refer to Filing Description and Actuarial Memorandum		
		Item Status:	Status Date:
Satisfied - Item:	Certificate of Authority to File		
Comments:			
Attachment(s):	CAP Letter of Authorization.pdf		
		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:			
Attachment(s):	AIG09.DC.CAPActMemo.20121217.pdf		
		Item Status:	Status Date:
Bypassed - Item:	Actuarial Justification		
Bypass Reason:	N/A		
		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
Bypass Reason:	N/A		
		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Bypass Reason:	N/A		
		Item Status:	Status Date:

SERFF Tracking #:

AGNY-128817946

State Tracking #:

Company Tracking #:

NUFIC-H-GA-DC-12-01-R

State:

District of Columbia

Filing Company:

National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI:

H02G Group Health - Accident Only/H02G.000 Health - Accident Only

Product Name:

Group Accident Insurance

Project Name/Number:

NUFIC-H-GA-DC-12-01-R/NUFIC-H-GA-DC-12-01-R

Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	N/A		

NATIONAL UNION FIRE INSURANCE
COMPANY OF PITTSBURGH, PA.

Administrative Offices:
A&H Regulatory Affairs Department
P.O. Box 9708
Wilmington, DE 19809

CHARTIS 

Re: **National Union Fire Insurance Company of Pittsburgh, Pa., NAIC Number 012-19445; FEIN 25-0687550**
Group Accident Insurance Policy

To Whom It May Concern:

Perr&Knight is hereby authorized to submit rate, rule, and form filings on behalf of National Union Fire Insurance Company of Pittsburgh, Pa. ("NUFIC"). This authorization includes providing additional information and responding to questions regarding the filings on NUFIC's behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondences and inquiries related to this filing to Perr&Knight at the following address:

State Filings Department
Perr&Knight
401 Wilshire Blvd, Suite 300
Santa Monica, CA 90401
Phone: (310) 230-9339
Fax: (310) 230-1061

Please contact me if you have any questions regarding this authorization.

Sincerely,



Susan E. Martin

Assistant Vice President

National Union Fire Insurance Company of Pittsburgh, Pa.

302-765-1730

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum

Group Accident Insurance Policy Form Number C11656(REV 3-99)DBG, *et. al.*

1. Scope & Purpose

This Actuarial Memorandum describes the benefits provided within the Group Accident Insurance Policy Form Number C11656(REV 3-99)DBG and the associated riders. This memorandum supports the rates being filed. This memorandum is not intended to be used for any other purpose.

2. Benefit Description

This section contains a brief description of the benefits provided by the policy and associated riders. A detailed description of the benefits and limitations are identified in the policy and associated riders.

This policy is an accident insurance policy providing 24-hour a day protection unless otherwise specified to statutory eligible groups. The policyholder may supplement the accidental death (hereafter referred to as AD) coverage by including in the plan dismemberment coverage and various benefit riders.

This policy will provide benefits as follows:

Accidental Death benefits provide the principal sum for covered accidents resulting in death. This is a required coverage provided to all policyholders.

Dismemberment pays the principal sum for covered accidents within a specified period of time from the date of the accident resulting in accidental loss of sight in both eyes, the dismemberment (severance) of two or more limbs, or loss of either hand or foot and sight of one eye. One-half of the principal sum is paid for the loss of sight in one eye or the dismemberment of one limb. At the option of the policyholder, an extended dismemberment schedule may be elected which also provides one of the following:

Extended dismemberment schedule 1

- 100% of the principal sum for the loss of hearing in both ears and speech.
- 50% of the principal sum for the loss of hearing in both ears or speech.

Extended dismemberment schedule 2

- 25% of the principal sum for the loss of a thumb and index finger of one hand.

Extended dismemberment schedule 3

- 100% of the principal sum for the loss of hearing in both ears and speech.
- 50% of the principal sum for the loss of hearing in both ears or speech.
- 25% of the principal sum for the loss of hearing in one ear.

Extended dismemberment schedule 4

- 100% of the principal sum for the loss of hearing in both ears and speech.
- 50% of the principal sum for the loss of hearing in both ears or speech.
- 25% of the principal sum for the loss of a thumb and index finger of one hand.
- 25% of the principal sum for the loss of hearing in one ear.

Extended dismemberment schedule 5

- 100% of the principal sum for the loss of hearing in both ears and speech.
- 50% of the principal sum for the loss of hearing in both ears or speech.
- 25% of the principal sum for the loss of a thumb and index finger of one hand.

The dismemberment principal sum will always equal the accidental death principal sum. A separate schedule of specified percentages of principal sum amounts is provided for insured dependent children.

This policy also offers the following riders, which are chosen at the policyholder level:

Accident Medical Expense reimburses the insured for usual and customary charges for covered accident medical services received within a specified amount of time of the injury that caused the accident, up to a specified maximum.

Aircraft Pilot & Crew Coverage—Non-Policyholder Owned provides accidental death and dismemberment coverage when an insured person is flying on a non-policyholder owned aircraft.

Aircraft Pilot, Crew Coverage—Policyholder Owned provides accidental death and dismemberment coverage when an insured person is flying on a policyholder owned aircraft.

Bereavement and Trauma Counseling Benefit reimburses the insured for reasonable and customary counseling expenses incurred, up to a specified maximum and for a specified number of sessions, if the insured suffers a loss of life, dismemberment, paralysis, loss of use, or coma.

Carjacking Benefit (dollar amount) provides a specified dollar amount due to the accidental death or dismemberment, or loss of use, or coma or paralysis or severe burn from carjacking.

Carjacking Benefit (percentage of principal sum) provides a percentage of principal sum due to the accidental death or dismemberment, or loss of use, or coma or paralysis or severe burn from carjacking.

Children's Additional Indemnity for Dismemberment/Paralysis/Loss of Use Benefit provides two times the principal sum payable under the policy should a dependent child suffer a dismemberment loss due to a covered accident. This rider also provides at the option of the policyholder two times the principal sum for dependent children who suffer a paralysis loss due to a covered accident contingent upon the paralysis benefit rider being in force. This rider also provides at the option of the policyholder two times the principal sum for dependent children who suffer a loss of use due to a covered accident contingent upon the loss of use benefit rider being in force. This coverage is available only if the family coverage rider has been elected.

Coma Benefit provides a uniform monthly percentage of the principal sum for a specified period of time. This benefit is paid if after a covered accident the insured is rendered comatose within a specified period of time and such condition has persisted for thirty consecutive days.

Common Carrier Benefit provides a benefit equal to 100% of the insured's principal sum or at the option of the policyholder up to a specified maximum if an insured suffers loss of life covered under this policy while riding in or on, or boarding or alighting from any land, sea, or air conveyance operated for the transportation of passengers for hire.

Common Disaster Benefit increases the spouse's principal sum payable for loss of life to equal the insured's principal sum or at the option of the policyholder up to a specified maximum. Both the primary insured and spouse must suffer a covered loss of life from the same accident (or, at the policyholder's option, from separate accidents occurring within a 24-hour period) within a specified period of time from the date of the accident. Available only if the family coverage rider has been elected.

Commuting/Extraordinary Commuting Benefit provides an additional accidental death benefit when the insured suffers accidental death such that an Accidental Death benefit is payable under the Policy and the accident

causing death occurs while the insured is engaged in Commuting or Extraordinary Commuting.

Conversion Privilege provides that when an insured person is no longer a member of an eligible class covered by this plan, coverage can be converted without evidence of insurability to an individual accidental death or an accidental death and dismemberment policy.

Day Care Benefit provides a specified percentage of the primary insured's principal sum or a specified dollar amount annually on behalf of any eligible dependent child for the cost of day care due to the insured's (or, at the policyholder's option, the insured's or spouse's) loss of life from a covered accident. This benefit also offers a one-time payment if there is no dependent child eligible for day care benefits.

Dislocation/Fracture Benefit pays the insured person scheduled benefit amounts for fracture or dislocation, as defined in the policy form.

Elder Survivor Benefit (dollar amount) pays a specified dollar amount, on behalf of any eligible elder dependent, if the insured suffers loss of life from a covered accident. Benefits are payable for a specified period of time.

Elder Survivor Benefit (percentage of principal sum) pays a specified percentage of the insured's principal sum, on behalf of any elder dependent, if the insured suffers loss of life from a covered accident. Benefits are payable for a specified period of time.

Emergency Evacuation Benefit will pay the reasonable and customary expenses up to a specified maximum for covered expenses incurred if accident or sickness results in the necessary emergency evacuation of the insured person. It also at the option of the policyholder provides a specified amount to pay for travel for a person chosen by the insured when the insured is hospitalized for the stated mileage from home or office and pays for the return of a minor to a parent or guardian should the minor's traveling companion suffer an accident and be unable to accompany the minor back home.

Escalator Benefit increases the principal sum of each insured who remains continuously covered under the policy on each anniversary date of the policy.

Family Coverage pays a specified amount of the primary insured's principal sum in the spouse and/or one of the dependent children of the insured suffers a loss payable under the policy.

Family Extension Benefit continues coverage under the Policy for a specified period of time beyond which coverage would otherwise terminate

due to the primary insured's loss of life from a covered accident. Available only if the family coverage rider has been elected.

Family Income Benefit provides a percentage of the primary insured's principal sum monthly to the surviving spouse (or to the surviving dependent children) after the primary insured suffers a covered accident resulting in loss of life. Available only if the family coverage rider has been elected.

Felonious Assault Benefit (dollar amount) provides an additional specified dollar amount if the insured person suffers a covered loss as a result of a felonious assault.

Felonious Assault Benefit (percentage of principal sum) provides an additional specified percentage of the accidental death principal sum if the insured person suffers a covered loss as a result of a felonious assault.

Group Medical/Dental Premium Continuation Reimbursement Benefit provides a benefit to or on the behalf of any insured dependents to allow for the continuation of dependent group medical and /or dental coverage in effect at the time of the insured's accidental death.

Home Alteration and Vehicle Modification Benefit covers the reasonable and customary expenses, up to a specified maximum, for home or vehicle adaption if the insured suffers dismemberment, paralysis, or loss of use as a result of a covered accident.

In-Hospital Indemnity Benefit (Do not use with the dislocation/fractures benefit) pays a specified dollar amount or a specified percentage of the accidental death principal sum if an insured person suffers a covered accident which requires confinement in a hospital as an inpatient.

In-Hospital Indemnity Benefit (for use with the dislocation/fractures benefit) pays a daily hospital cash benefit if the insured persona, as a result of a fracture or dislocation as defined in the Dislocations/Fractures Benefit Rider, is confined in a hospital in excess of an elimination period.

Loss of Use Benefit pays a specified amount of the insured person's principal sum for various types of loss of use of arms and or legs resulting from a covered accident.

Natural Disaster Benefit (dollar amount) pays a specified dollar amount if the insured suffers a covered accident occurred in the declared disaster area.

Natural Disaster Benefit (percentage of principal sum) pays a specified percentage of the accidental death principal sum if the insured suffers a covered accident occurred in the declared disaster area.

Occupational HIV or Occupational Hepatitis Benefit provides a monthly benefit to the insured for occupational incident that leads to HIV or Hepatitis.

Paralysis Benefit pays a percentage of principal sum shown in the schedule for paralysis caused by covered accident.

Permanent Total Disability (monthly payment) pays the 1% of principal sum per month if the insured is rendered permanently and totally disabled and remains so for one year, until 1) the date the insured person ceases to be permanently totally disabled due to the injury; 2) the date the insured person dies or 3) the date the total amount of monthly permanent total disability benefits paid for all injuries caused by the same accident equals 100% of principal sum.

Permanent Total Disability (periodic payment) pays the 100% of principal sum by 1% per month if the insured is rendered permanently and totally disabled and remains so for one year.

Permanent Total Disability (single payment) pays the principal sum in a single payment if the insured is rendered permanently and totally disabled by a covered accident and remains so after a one-year waiting period.

Policyholder Designated OSHA Safety Equipment Benefit provides a specified dollar amount or an specified percentage of the accidental death principal sum for a covered accident when the insured is at work under the direction of the policyholder and is wearing, operating or utilizing the policyholder's designated OSHA Safety Equipment.

Psychological Therapy Benefit provides psychological therapy benefit up to a specified dollar amount or a specified percentage of the accidental death principal sum for a covered accident when the insured suffered dismemberment or other covered losses.

Rehabilitation Benefit covers the reasonable and customary expenses for rehabilitative treatment up to a specified maximum incurred within two years of an insured suffering dismemberment or other covered losses from a covered accident. Also at the option of the policyholder this benefit covers rehabilitative treatment up to a specified maximum incurred within two years of an insured suffering a paralysis or loss of use from a covered accident.

Rehabilitative Therapy Benefit provides a specified dollar amount if the insured person, as a result of a fracture or dislocation as defined in the Dislocations/Fractures Benefit Rider is advised that it is medically necessary to undergo rehabilitative therapy.

Repatriation of Remains Benefit provides for covered expenses incurred up to a specified maximum in returning the insured person's body home if the

insured person suffers loss of life outside a specified mile radius from their home or regular place of employment.

Seat Belt and/or Air Bag Benefit (dollar amount) provides a specified dollar amount if the insured dies in a private passenger motor vehicle accident while wearing a factory-installed seat belt (or, if the Insured person is a child, a properly installed and fastened child restraint device). At the option of the policyholder, this benefit provides an additional specified dollar amount if the insured dies in a private passenger motor vehicle accident with the vehicle equipped with an air bag restraint.

Seat Belt and/or Air Bag Benefit (percentage of principal sum) provides a percentage of the principal sum if the insured dies in a private passenger motor vehicle accident while wearing a factory-installed seat belt (or, if the Insured person is a child, a properly installed and fastened child restraint device). At the option of the policyholder, this benefit provides an additional percentage of principal sum if the insured dies in a private passenger motor vehicle accident with the vehicle equipped with an air bag restraint.

Security Evacuation Benefit provides for covered expenses incurred up to a specified maximum in transporting the insured person to the nearest place of safety if a covered event takes place while the insured is traveling outside his home country.

Severe Burn Benefit (dollar amount) provides a specified dollar amount according to the schedule of benefit if the insured person suffers a severe burn.

Severe Burn Benefit (percentage of principal sum) pays a specified percentage of the insured's principal sum according to the schedule of benefit if the insured person suffers a severe burn.

Terrorism Benefit provides a specified maximum if the insured suffers a covered losses as a result of a terrorism scare.

Tuition Benefit pays a specified amount of the primary insured's principal sum to the spouse and each dependent child if they are enrolled as full-time students in an institution of higher learning and the insured (or insured and insured's spouse) suffers a covered loss of life. This benefit also offers a one-time payment if there is neither spouse nor dependent child eligible for tuition reimbursement.

Waiver of Premium rider waives all premiums due under the policy if the primary insured is deemed disabled due to a covered accident according to the provisions of this rider.

War Risk Coverage waives the exclusion for an insured's loss of life or dismemberment caused by declared or undeclared war, or any act of declared or undeclared war.

Weekly Accident Indemnity pays the weekly benefit amount stated in the benefit schedule should the insured continue to be disabled for a certain period of time after the covered accident. Various waiting periods and maximum benefit periods are available to the policyholder. Benefits may also be retroactive to the first day of disability.

3. Renewability

This policy and associated riders are optionally renewable.

4. Applicability

The insurer anticipates new issues and renewals under this policy form.

5. Morbidity

Claim costs were developed on a composite basis (not varying by gender or age) using nationwide statistical data and company experience, which is consistent with the premium rate basis and how the product will be sold in the market. Morbidity assumptions were developed using the sources shown below.

- a. National Safety Council Injury Facts
- b. CDC Web WISQARS Fatal Injury Reports
- c. National Highway Traffic Safety Administration Traffic Safety Facts
- d. FBI Uniform Crime Reports
- e. NTSB Aviation Accident Statistics
- f. National Transportation Statistics, Bureau of Transportation Statistics
- g. Study of Simultaneous Death Under Second-to-Die policies, the Actuary, January 1994
- h. US Statistical Abstract
- i. Advance Data from Vital and Health Statistics #326 , CDC, 2002
- j. Population Estimates, US Census Bureau
- k. 2006 American Community Survey, US Census Bureau
- l. Annuity 2000 Mortality table
- m. Highlights of 2001 National Household Travel Survey, Bureau of Transportation Statistics
- n. Workplace homicides declined in 2006, the Editor's Desk, Bureau of Labor Statistics, August 14, 2007
- o. Milliman Health Cost Guideline
- p. National Hospital Discharge Survey, NCHS
- q. Worker Health Charter Book, 2004, DHHS (NIOSH) Publication No. 2004-146

- r. Preventing Needless Injuries in Health Care Settings, DHHS (NIOSH) Publication No. 2000–108
- s. Viral Hepatitis Statistics and Surveillance, CDC
- t. Surveillance of Healthcare Personnel with HIV/AIDS
- u. SOA 1985 CIDA Tables
- v. SOA 1987 GLTD Valuation Tables
- w. 1990-99 IDEC Report
- x. A Global Forecasting Model of Political Instability Jack A. Goldstone, Robert H. Bates, et al.; Paper prepared for presentation at the Annual Meeting of the American Political Science Association, Washington, DC, September 1-4, 2005. Copyright of the American Political Science Association.
- y. International Strategy for Disaster Reduction EM-DAT: The OFDA/CRED International Disaster Database.
- z. US International Travel and Transportation Trends, 2006 update
- aa. Terrorism, FBI
- bb. U.S. Census Bureau
- cc. National Association of Child Care and Resource & Referral Agencies: Child Care in America: Parents' Perspectives 2010
- dd. National Center for Education Statistics
- ee. The College Board, Annual Survey of Colleges
- ff. AIG company experience of similar blocks of business

6. Mortality

The National Safety Council, Injury Facts was used in developing the accidental death mortality rates.

7. Persistency

Given the short-term nature of this policy, no lapses are assumed.

8. Expenses

Expenses, commissions, premium tax, and profit and contingency are expected to be 35% of the premium.

9. Marketing Method

This plan of insurance is marketed to statutory eligible groups via brokers and direct agent contact. Riders are packaged by the policyholder and are either provided to all eligible members or offered to all eligible members on a voluntary basis.

10. Underwriting

This plan of insurance is provided to all eligible members of the policyholder's group and is guaranteed issue.

11. Premium Classes

Premium rates may vary based on the benefit amount, benefit design, industry and location. Premiums can be derived for target loss ratios other than 65% by multiplying the gross premiums by the current loss ratio of 65% and divide by the new target loss ratio.

12. Issue Age Range

Benefits will be offered to all qualified applicants regardless of age.

13. Area Factors

This policy includes area factors that vary by state.

14. Average Annual Premium

The expected average annual premium per certificate holder is \$47.

15. Premium Modalization Rules

The modal premium factors to be applied to monthly premium rates are:

Mode	Factor
Weekly	0.231
Bi-Weekly	0.462
Bi-Monthly	0.500
Monthly	1.000
Quarterly	2.981
Semi-Annual	5.925
Annual	11.700
Annual Installments for 2 years	11.550
Annual Installments for 3 years	11.400
Prepaid for 2 years	22.200
Prepaid for 3 years	32.400

16. Claim Liability and Reserves

Claim reserves are set using appropriate actuarial methodology.

17. Active Life Reserves

No active life reserves will be held for this coverage.

18. Trend Assumptions

No trend has been assumed in this filing.

19. Minimum Loss Ratio

This is an optionally renewable group accident insurance policy. For optionally renewable coverage, benefits shall be deemed reasonable in relation to premiums provided the anticipated loss ratio is at least 60%. Based on the NAIC's Model Laws, Regulations, and Guidelines, this loss ratio may be adjusted down for low average premium forms. The guideline loss ratio for low average premium forms is calculated based on the following formula:

$$RN = R \times \frac{(I \times 500) + X}{(I \times 750)}$$

Where, R is the table ratio
RN is the resulting guideline ratio
I is the consumer price index factor
X is the average annual premium up to a maximum of I*250.
 $I = \frac{CPI-U, Year(N-1)}{CPI-U, (1982)}$

Since these forms are optionally renewable, the table ratio is 60%. The average annual premium per person is \$47.00. The resulting guideline ratio is calculated on the next page.

$$RN = 41.6\% = R \times \frac{(I \times 500) + X}{(I \times 750)} = 60\% \times \frac{(2.318 \times 500) + 47.00}{(2.318 \times 750)}$$

Where,

$$I = \frac{CPI-U, (2011)}{CPI-U, (1982)} = \frac{226.889}{97.9} = 2.318$$

The guideline ratio for this low average premium form is 41.6%. This product is being filed with a minimum acceptable loss ratio of 50%.

20. Anticipated Loss Ratio

The target loss ratio is 65%, but in some instances, the product may be priced using other loss ratios. Premiums can be derived for target loss ratios other than 65% by multiplying the gross premiums by the current loss ratio of 65% and divide by the new target loss ratio. The anticipated loss ratio will always be greater than or equal to 50%.

21. Contingency and Risk Margins

These forms are expected to produce, based upon the expected claims, an overall contingency margin that is consistent with other products written by the company.

22. Experience - Past and Future

Nationwide Experience

Period	Net Earned Premium	Incurred Claims	Incurred Loss Ratio
2007	81,393,349	48,577,272	60%
2008	78,433,833	53,545,972	68%
2009	73,389,019	41,728,255	57%
2010	64,923,502	41,072,814	63%
2011	58,606,048	41,931,711	72%
2012 YTD Q3	45,249,234	28,952,419	64%
Total	401,994,985	255,808,443	64%

Incurred Claims = paid loss + outstanding + LAE + LAER + IBNR

23. Lifetime Loss Ratio

The target loss ratio is 65%, but in some instances, the product may be priced using other loss ratios. Premiums can be derived for target loss ratios other than 65% by multiplying the gross premiums by the current loss ratio of 65% and divide by the new target loss ratio. The lifetime loss ratio will always be greater than or equal to 50%.

24. Proposed Effective Date

The rates are to become effective January 1, 2013.

25. Actuarial Certification

I, Ning Ding, am a Member of the American Academy of Actuaries and meet its qualification standards for preparing rate filings. This actuarial memorandum has been prepared to describe the rates intended to be used for this product. This memorandum has been prepared in conformity with applicable Actuarial Standards of Practice (ASOP), including ASOP No. 8. This actuarial memorandum has been prepared for the sole purpose of demonstrating that the proposed rate schedule is reasonable and the memorandum may not be appropriate for other purposes.

To the best of my knowledge and judgment, I certify that:

- (I) The entire filing is in compliance with the applicable laws of this state;
- (II) The entire filing is in compliance with all applicable Actuarial Standards of Practice;
- (III) The benefits provided are reasonable in relation to the proposed premiums; and
- (IV) The premium schedule is not excessive, inadequate, or unfairly discriminatory

Emerging experience should be carefully monitored relative to the assumptions and appropriate adjustments made to the premiums in a timely manner.



Ning Ding, FSA, MAAA
Fellow, Society of Actuaries
Member, American Academy of Actuaries
December, 2012

SERFF Tracking #:

AGNY-128817946

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

NUFIC-H-GA-DC-12-01-R

State:

District of Columbia

Filing Company:

National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI:

H02G Group Health - Accident Only/H02G.000 Health - Accident Only

Product Name:

Group Accident Insurance

Project Name/Number:

NUFIC-H-GA-DC-12-01-R/NUFIC-H-GA-DC-12-01-R

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/11/2013		Rate	Rate Manual	01/18/2013	AIG09.DC.CAPRateManual.20121219.pdf (Superseded)

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Table of Contents

TABLE 1	5
BASE RATES	5
Accidental Death.....	5
Dismemberment	5
Extended dismemberment schedule 1	5
Extended dismemberment schedule 2.....	5
Extended dismemberment schedule 3.....	5
Extended dismemberment schedule 4.....	5
Extended dismemberment schedule 5.....	6
Age 70 & Above Principal Sum Options	7
OPTIONAL EXCLUSIONS.....	8
Aircraft Exclusion 3a	8
Aircraft Exclusion 3b	8
Aircraft Exclusion 3c	8
Drug Exclusion.....	8
Alcohol Exclusion.....	8
Felony Assault Exclusion	8
TABLE 2	9
VOLUME DISCOUNTS	9
TABLE 3	10
PREMIUM ADJUSTMENT FACTORS	10
TABLE 4	11
INDUSTRY FACTORS	11
TABLE 5	15
LOCATION CODE FACTORS.....	15
TABLE 6	16
BENEFIT RIDER PREMIUM RATE LOADINGS	16
Accident Medical Expense Benefit	16
Aircraft Pilot & Crew Coverage – Non-Policyholder Owned	17
Exclusion 1	17
Exclusion 2.....	18
Modified or Special Usage Aircraft Loads.....	18

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Aircraft Coverage – Policyholder Owned.....	19
Exclusion 1.....	19
Exclusion 2.....	19
Fleet Discounts.....	19
Newly Acquired Aircraft.....	20
Modified or Special Usage Aircraft Loads.....	20
Bereavement and Trauma Counseling Benefit.....	21
Carjacking Benefit – Dollar Amount.....	23
Carjacking Benefit – Percentage of Principal Sum.....	24
Children’s Additional Indemnity for Dismemberment/Paralysis/Loss of Use Benefit.....	28
Coma Benefit.....	28
Coma Benefit - Rev 7-12.....	28
Commuting / Extraordinary Commuting Benefit Rider.....	29
Common Carrier Benefit.....	29
Common Disaster Benefit.....	30
Conversion Privilege.....	31
Day Care Benefit - Rev 3-99.....	32
Day Care Benefit - Rev 7-12.....	33
Dislocations/Fractures Rider.....	34
Elder Survivor Benefit – Dollar Amount.....	34
Option 1 – Lump Sum.....	34
Option 2 – Monthly Fixed Period.....	35
Option 3 – Monthly Lifetime.....	35
Option 4 – Lump Sum and Monthly Fixed Period.....	36
Option 5 – Lump Sum and Monthly Lifetime.....	36
Elder Survivor Benefit – Percentage of Principal Sum.....	37
Option 1 – Lump Sum.....	37
Option 2 – Monthly Fixed Period.....	38
Option 3 – Monthly Lifetime.....	38
Option 4 – Lump Sum and Monthly Fixed Period.....	38
Option 5 – Lump Sum and Monthly Lifetime.....	39
Emergency Evacuation Benefit.....	40
Escalator Benefit.....	41

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Family Coverage.....	42
Bundled Option A	42
Bundled Option B	42
Unbundled Option with PS as a % of insured's PS	43
Unbundled Option with PS as a Flat dollar amount	43
Family Extension Benefit	44
Family Income Benefit	44
Felonious Assault Benefit – Dollar Amount	45
Felonious Assault Benefit – Percentage of Principal Sum.....	46
Group Medical/Dental Premium Continuation Reimbursement Benefit.....	47
Home Alteration and Vehicle Modification Benefit.....	48
In-Hospital Indemnity Benefit – not for use with the Dislocations/Fractures Benefit.....	50
In-Hospital Indemnity Benefit –for use with the Dislocations/Fractures Benefit.....	52
Loss of Use Benefit.....	53
Natural Disaster Benefit – Dollar Amount	54
Natural Disaster Benefit – Percentage of Principal Sum	54
Occupational Hepatitis Benefit.....	58
Occupational HIV Benefit.....	59
Paralysis Benefit.....	60
Permanent Total Disability – Periodic Payment.....	61
Coverage at Age 70 and above Principal Sum Options	61
Permanent Total Disability – Single Payment.....	62
Coverage at Age 70 and above Principal Sum Options	62
Policyholder Designated OSHA Safety Equipment Benefit	63
Psychological Therapy Benefit	63
Rehabilitation Benefit.....	64
Rehabilitative Therapy Rider	65
Repatriation of Remains Benefit	65
Seat Belt Benefit – Dollar Amount	68
Seat Belt Benefit – Percentage of Principal Sum	70
Security Evacuation Benefit.....	73
Severe Burn Benefit – Dollar Amount.....	74
Severe Burn Benefit – Percentage of Principal Sum	74
Terrorism Coverage.....	75

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Tuition Benefit – Rev 3-99	76
Tuition Benefit – Rev 7-12	81
Waiver of Premium	83
War Risk Coverage.....	84
Weekly Accident Indemnity Benefit (WAI)	87
TABLE 7	88
PREMIUM STRUCTURE	88
TABLE 8	89
EXPERIENCE RATING METHODOLOGY.....	89
CHART 1 – CREDIBILITY FACTORS	90

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

TABLE 1

BASE RATES

Accidental Death:

Monthly Premium Rate per \$1,000 for Losses Incurred within 365 days: \$0.040

Dismemberment:

The standard dismemberment schedule provides the principal sum for covered accidents resulting in the loss of sight in both eyes, or the dismemberment (severance) of two or more limbs, or loss of either hand or foot and sight of one eye. One-half of the principal sum is paid for the loss of sight in one eye or the dismemberment of one limb.

AD Premium Rate Loading: +9.0%

At the option of the policyholder, an extended dismemberment schedule may be elected which also provides one of the following:

Extended dismemberment schedule 1

Standard dismemberment schedule +

- 100% of the principal sum for the loss of hearing in both ears and speech
- 50% of the principal sum for the loss of hearing in both ears or speech

AD Premium Rate Loading +9.4%

Extended dismemberment schedule 2

Standard dismemberment schedule +

- 25% of the principal sum for the loss of a thumb and index finger of one hand

AD Premium Rate Loading +10.5%

Extended dismemberment schedule 3

Standard dismemberment schedule +

- 100% of the principal sum for the loss of hearing in both ears and speech
- 50% of the principal sum for the loss of hearing in both ears or speech
- 25% of the principal sum for the loss of hearing in one ear

AD Premium Rate Loading +9.6%

Extended dismemberment schedule 4

Standard dismemberment schedule +

- 100% of the principal sum for the loss of hearing in both ears and speech
- 50% of the principal sum for the loss of hearing in both ears or speech
- 25% of the principal sum for the loss of a thumb and index finger of one hand
- 25% of the principal sum for the loss of hearing in one ear

AD Premium Rate Loading +11.1%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Extended dismemberment schedule 5

Standard dismemberment schedule +

- 100% of the principal sum for the loss of hearing in both ears and speech
 - 50% of the principal sum for the loss of hearing in both ears or speech
 - 25% of the principal sum for the loss of a thumb and index finger of one hand
- AD Premium Rate Loading +10.9%

Multiply the AD rate for losses incurred within 365 days of the date of loss by the following loading if the covered loss must be incurred:

- within 90 days from the date of the accident: 95.0%;
- within 120 days from the date of the accident: 95.5%;
- within 180 days from the date of the accident: 96.5%;
- within 365 days from the date of the accident: 100.0%;
- greater than 365 days from the date of the accident: 102.5%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Age 70 & Above Principal Sum Options

Age Group	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6 (for GMD)
21-64	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
65-69	100.0%	100.0%	100.0%	100.0%	100.0%	65.0%
70-74	65.0%	100.0%	82.5%	100.0%	65.0%	50.0%
75-79	45.0%	45.0%	57.5%	57.5%	57.5%	50.0%
80-84	30.0%	30.0%	37.5%	37.5%	37.5%	50.0%
85 +	15.0%	15.0%	20.0%	20.0%	20.0%	50.0%
AD Rate Increase	0.0%	2.2%	3.2%	4.3%	2.1%	5.2%

Age Group	Option 7	Rate Increase
21-64	100.0%	0.0%
65-69	100.0%	0.0%
70-74	100.0%	50.0%
75-79	100.0%	300.0%
80-84	100.0%	300.0%
85 +	100.0%	300.0%

For other principal sum reduction options use the following formula:

$$\text{AD Rate Increase} = (\text{age 70-74 benefit \%}) \times 6.26\% + (\text{age 75-79 benefit \%}) \times 7.56\% + (\text{age 80-84 benefit \%}) \times 7.48\% + (\text{age 85+ benefit \%}) \times 12.21\% - 11.55\%$$

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

OPTIONAL EXCLUSIONS

To include the following exclusions as shown on page 7 of the policy contract use the factors shown below:

Exclusion	Description	Factor
Aircraft Exclusion 3a	Riding as a passenger in any aircraft not intended or licensed for the transportation of passengers.	5% discount
Aircraft Exclusion 3b	Performing, learning to perform or instructing others to perform as a pilot or crewmember of any aircraft.	10% discount
Aircraft Exclusion 3c	Riding as a passenger in an aircraft owned, leased, or operated by the policyholder or by the insured person's employer.	2% discount
Drug Exclusion	Drug Related Accidents	2% discount
Alcohol Exclusion	Alcohol Related Accidents	10% discount
Felonious Assault Exclusion	Felonious Acts	0.8% discount

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

TABLE 2

VOLUME DISCOUNTS

<u>Number of Eligibles</u>	<u>Voluntary Contributory</u>	<u>Basic Noncontributory</u>
1 -100	1.000	0.900
101 -300	0.900	0.810
301 -500	0.875	0.788
501 -1,000	0.850	0.765
1,001 -3,000	0.800	0.720
3,001 -5,000	0.775	0.698
5,001 -10,000	0.750	0.675
10,001 -25,000	0.700	0.630
25,001 -50,000	0.650	0.585
50,001+	0.600	0.540

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

TABLE 3

Premium Adjustment Factors

	<u>Factor</u>
Monthly to Weekly	0.231
Monthly to Bi-Weekly	0.462
Monthly to Bi-Monthly	0.500
Monthly to Monthly	1.000
Monthly to Quarterly	2.981
Monthly to Semi-Annual	5.925
Monthly to Annual	11.700
	<u>Factor</u>
If the Premium is paid in annual installments for 2 years:	11.550
If the Premium is paid in annual installments for 3 years:	11.400
If the Premium is prepaid for 2 years:	22.200
If the Premium is prepaid for 3 years:	32.400

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 4

INDUSTRY FACTORS

<u>DESCRIPTION</u>	BLUE	WHITE
	<u>COLLAR</u>	
AGRICULTURAL PRODUCTION'(CROPS, LIVESTOCK)	2.60	1.10
AGRICULTURAL SERVICES (VETERINARY,SOIL PREP)	1.59	0.91
FORESTRY	2.45	0.95
FISHING, HUNTING, TRAPPING	3.50	1.50
METAL MINING (AND EXPLORING)	3.80	1.50
ANTHRACITE COAL MINING	4.00	2.00
BITUMINOUS COAL AND LIGNITE MINING	4.00	2.00
CRUDE PETROLEUM,OIL & NATURAL GAS EXTRACTION	4.00	1.30
NON-METALLIC MINERALS, EXCEPT FUELS (STONE)	3.10	1.50
GENERAL BUILDING CONTRACTORS (INDUS/RESID)	2.45	1.05
HEAVY CONSTRUCTION CONTRACTORS (BRIDGE)	2.60	1.10
SPECIAL TRADE CONTRACTORS (PLUMBING,ELEC)	2.00	1.00
ELECTRICAL ENGINEERING	1.22	0.88
ARCHITECTURAL ENGINEERING & SURVEYING	1.15	0.85
CIVIL ENGINEERING	1.42	0.98
MECHANICAL ENGINEERING	1.22	0.88
CONSTRUCTION ENGINEERING	1.95	1.05
OTHER ENGINEERING	1.80	1.00
FEDERAL GOVERNMENT (NO UNIFORMS)	1.40	1.00
COURTS (NO UNIFORMS)	1.00	0.80
STATE LEGISLATURE (EXEC, LEGISLATURE, NO UNIFORMS)	0.80	0.70
OTHER STATE GOVERNMENT (NO UNIFORMS)	2.20	1.30
LOCAL GOVERNMENT (NO UNIFORMS)	1.65	1.25
POLICE AND PRISONS, ARMED GUARDS	2.50	2.00
FIRE PROTECTION	2.70	2.30
HUMAN RESOURCES, ENVIRONMENT, SOCIAL PROGRAMS	0.88	0.88
FOOD & KINDRED PRODUCTS (SAUSAGE, DAIRY)	1.40	0.92
BEVERAGES, OTHER FOOD & KINDRED PRODUCTS	1.45	0.95
TOBACCO MANUFACTURERS	1.43	0.87
TEXTILE MILL PRODUCTS (YARN, RUGS)	1.33	0.87
APPAREL & OTHER TEXTILE PRODUCTS (CLOTHING)	1.14	0.72
LOGGING & SAWMILL	2.90	1.50
LUMBER & WOOD PRODUCTS (CABINETS, PANELS)	3.00	1.00
FURNITURE & FIXTURES	1.52	0.90
PAPER & ALLIED PRODUCTS	1.60	0.90
PRINTING & PUBLISHING(NEWSPAPER,PERIODICAL)	0.96	0.70
INDUSTRIAL INORGANIC CHEMICALS	1.37	0.87
PLASTICS, SYNTHETICS, FIBERS	1.37	0.87
DRUGS & MEDICINES	0.91	0.77
SOAPS, CLEANERS, TOILETRIES	1.37	0.87
PAINTS, ETC.	1.37	0.87
INDUSTRIAL ORGANIC CHEMICALS	1.75	1.25

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 4 (continued)

<u>DESCRIPTION</u>	BLUE	WHITE
	<u>COLLAR</u>	
AGRICULTURAL CHEMICALS	1.75	1.25
ADHESIVES, EXPLOSIVES	1.55	0.95
MISC CHEMICALS	0.91	0.77
PETROLEUM & COAL PRODUCTS (GAS, ASPHALT)	1.80	1.00
RUBBER & PLASTIC PRODUCTS (TIRES, PLASTIC)	1.48	0.90
LEATHER & PRODUCTS (SHOES,HANDBAGS,LUGGAGE)	0.87	0.77
STONE, CLAY & GLASS EXCL. MINING & CEMENT	1.25	0.95
PRIMARY METAL-BLAST FURNACE & BLAST STEEL	1.42	0.90
IRON & STEEL FOUNDRIES (CASTINGS, PIPES)	1.65	0.95
OTHER PRIMARY METAL (COPPER SMELTING, TIN)	1.85	0.95
METAL CANS & SHIPPING CONTAINERS	1.90	0.90
CUTLERY, HAND TOOLS, HARDWARE, FIXTURES	1.20	0.80
FABRICATED STRUCTURAL METAL (TV TOWERS)	2.40	0.90
OTHER FABRICATED METAL PRODUCTS(NUTS, BOLTS)	1.90	0.90
ORDINANCE AND ACCESSORIES (GUNS, AMMO)	1.55	0.95
ENGINES, FARMS & CONSTRUCTION MACHINERY	1.73	0.87
METAL WORKING & INDUSTRIAL MACHINERY	1.13	0.87
OFFICE & COMPUTING MACHINES, COMPUTERS	1.10	0.70
OTHER MACHINERY (EXCEPT ELECTRICAL) (IVC)	1.81	0.89
ELECTRIC TEST & DISTRIBUTING EQUIPMENT	0.90	0.86
ELECTRIC INDUSTRIAL APPARATUS	1.49	0.89
HOUSEHOLD APPLIANCES (TOASTERS, FANS)	1.51	0.87
ELECTRIC LIGHTING & WIRING EQUIPMENT(LAMPS)	1.51	0.87
RADIO, TV EQUIPMENT, PHONES	1.17	0.87
ELECTRONIC COMPONENTS & ACCESSORIES	0.86	0.78
MISC. ELECTRICAL EQUIPMENT & SUPPLIES	1.17	0.87
MOTOR VEHICLES & EQUIPMENT (CARS, TRUCKS)	1.87	1.05
AIRCRAFT & PARTS	0.98	0.72
OTHER TRANSPORTATION EQUIPMENT(BIKES,BOATS)	2.75	1.25
INSTRUMENTS & RELATED PRODUCTS(WATCH,CAMERA)	0.96	0.78
MISC MANUFACTURING INDUSTRIES (TOYS,JEWELRY)	1.02	0.80
RAILROAD TRANSPORTATION	1.60	1.20
LOCAL & INTERURBAN PASSENGER TRANSIT (BUS)	1.08	0.92
TAXI	1.35	1.05
INTER CITY HIGHWAY TRANSPORTATION	1.40	1.15
LOCAL PASSENGER CHARTER SERVICE	1.35	1.05
SCHOOL BUSES	1.00	0.85
BUS TERMINALS	1.08	0.92

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 4 (continued)

<u>DESCRIPTION</u>	BLUE	WHITE
	<u>COLLAR</u>	
TRUCKING, LOCAL, LONG DISTANCE, WAREHOUSING	2.00	1.10
WATER TRANSPORTATION	1.15	1.05
TRANSPORTATION BY AIR, CERTIFIED AIR, OTHER	1.25	0.95
PIPELINE TRANSPORTATION	2.45	1.35
TRANSPORTATION SERVICES (TRAVEL AGENTS)	0.93	0.89
TELEPHONE COMMUNICATION	1.05	0.85
OTHER COMMUNICATION (RADIO, TV, RADAR)	1.52	0.88
PUBLIC UTILITIES & SANITARY SERVICES	1.54	0.90
WHOLESALE MOTOR VEHICLE PARTS	1.45	1.05
WHOLESALE FURNITURE	1.35	1.45
WHOLESALE CONSTRUCTION MATERIALS	1.45	1.10
WHOLESALE TOY AND HOBBY, PHOTO	1.15	0.85
WHOLESALE METALS AND MINERAL (NO OIL)	1.38	1.10
WHOLESALE ELECTRONICS	1.15	0.85
WHOLESALE PLUMBING,HARDWARE,REFRIGERATION	1.35	1.05
WHOLESALE MACHINERY,EQUIPMENT,SUPPLIES	1.38	1.10
WHOLESALE OTHER DURABLES	1.20	0.90
WHOLESALE PAPER & PRODUCTS	1.35	1.05
WHOLESALE DRUGS & SUNDRIES	1.35	1.05
WHOLESALE CLOTHING & SHOES	1.15	0.85
WHOLESALE GROCERIES	1.33	1.15
WHOLESALE FARM PRODUCTS, LIVESTOCK	1.33	1.15
WHOLESALE PETROLEUM,CHEMICALS,ALCOHOLIC BEV	1.20	0.90
WHOLESALE OTHER NON-DURABLES	1.33	1.15
RETAIL BUILDING MATERIALS & FARM EQUIP	1.75	0.95
RETAIL GENERAL MERCHANDISE STORES (DEPT)	0.86	0.70
FOOD STORES (GROCERY STORES, BAKERIES)	1.25	0.95
AUTOMOBILE DEALERS & SERVICE STATIONS	1.19	1.03
APPAREL AND ACCESSORY STORES (CLOTHES)	1.00	1.00
FURNITURE & HOME FURNISHING STORES	1.55	0.85
EATING & DRINKING PLACES	1.60	0.90
MISC. RETAIL STORES	1.35	0.85
BANKING, SAVINGS & LOAN	0.60	0.60
CREDIT AGENCIES OTHER THAN BANKS	0.65	0.65
SECURITY, COMMODITY DEALERS & SERVICES	0.83	0.73

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 4 (continued)

<u>DESCRIPTION</u>	BLUE	WHITE
	<u>COLLAR</u>	
INSURANCE CARRIERS	0.65	0.65
INSURANCE AGENTS, BROKERS & SERVICES	0.83	0.73
REAL ESTATE	1.00	1.00
HOLDING & OTHER INVESTMENT COMPANIES	1.05	0.95
HOTELS & OTHER LODGING PLACES (MOTELS,CAMPS)	1.45	0.92
PERSONAL SERVICES (LINENS, BEAUTY)	1.25	0.95
MISC BUSINESS SERVICES-ADVERTISING	0.90	0.78
COMPUTER & DATA PROCESSING SERVICE	0.88	0.72
RESEARCH & DEVELOPMENT LABORATORIES	1.05	0.75
MANAGEMENT CONSULTING, PUBLIC RELATIONS	1.05	0.75
DETECTIVE & PROTECTIVE SERVICES	3.00	1.10
EQUIPMENT RENTAL & LEASING	1.02	0.78
PHOTOFINISHING, TRADING STAMPS STORES	1.15	0.85
AUTO REPAIR SERVICES, GARAGES	3.00	1.50
MISC REPAIR SERVICES(REFRIG/UPHOLSTERY)	1.90	1.10
MOTION PICTURES	1.25	0.95
AMUSEMENT & RECREATION SERVICES (CASINOS)	2.15	1.35
OTHER MEDICAL &HEALTH SERVICES	0.95	0.75
HOSPITALS	0.77	0.67
LEGAL SERVICES, LAWYERS	0.65	0.65
ELEMENTARY & SECONDARY SCHOOLS	0.60	0.60
COLLEGES, UNIVERSITIES & OTHER	0.73	0.63
EDUCATIONAL SERVICES (LIBRARIES/VOCATIONAL)	0.65	0.65
SOCIAL SERVICES	0.88	0.72
MUSEUMS, BOTANICAL & ZOOLOGICAL GARDENS	0.88	0.72
BUSINESS ASSOCIATIONS	0.75	0.75
PROFESSIONAL ORGANIZATIONS (ENGINEERING)	0.84	0.72
LABOR ORGANIZATIONS (EMPLOYEES OF UNIONS)	1.75	1.25
RELIGIOUS ORGANIZATIONS	0.65	0.65
NON-PROFIT MEMBERSHIP ORGANIZATIONS	0.75	0.75
ENGINEERING FIRMS	1.00	1.00
ACCOUNTING SERVICES (CPA TAX)	0.65	0.65
OTHER WHITE COLLAR MISC. SERVICES	0.80	0.80
GOVERNMENT	1.00	1.00

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 5

LOCATION CODE FACTORS

<u>RATE</u>	<u>DESCRIPTION</u>	<u>ABR</u>	<u>RATE</u>	<u>DESCRIPTION</u>	<u>ABR</u>
1.25	ALABAMA	AL	1.02	SOUTH DAKOTA	SO
1.30	ALASKA	AK	1.10	TENNESSEE	TN
0.93	ARIZONA	AZ	0.93	TEXAS	TX
1.22	ARKANSAS	AR	0.68	UTAH	UT
0.86	CALIFORNIA	CA	0.94	VERMONT	VT
0.76	COLORADO	CO	0.74	VIRGINIA	VA
0.63	CONNECTICUT	CT	0.66	WASHINGTON	WA
0.64	DELAWARE	DE	1.02	WEST VIRGINIA	WV
0.86	DIST. OF COL.	DC	0.82	WISCONSIN	WI
0.82	FLORIDA	FL	1.11	WYOMING	WY
1.00	GEORGIA	GA	0.69	CANADA ZONE 1	CZ1
0.61	HAWAII	HI	0.88	CANADA ZONE 2	CZ2
1.04	IDAHO	ID	1.30	CANADA ZONE 3	CZ3
0.76	ILLINOIS	IL			
0.83	INDIANA	IN			
1.00	IOWA	IA			
0.82	KANSAS	KS			
0.96	KENTUCKY	KY			
1.01	LOUISIANA	LA			
0.73	MAINE	ME			
0.70	MARYLAND	MD			
0.62	MASSACHUSETTS	MA			
0.79	MICHIGAN	MI			
0.82	MINNESOTA	MN			
1.30	MISSISSIPPI	MS			
1.00	MISSOURI	MO			
1.10	MONTANA	MT			
0.88	NEBRASKA	NE			
1.20	NEVADA	NV			
0.58	NEW HAMPSHIRE	NH			
0.61	NEW JERSEY	NJ			
1.30	NEW MEXICO	NM			
0.55	NEW YORK	NY			
0.85	NORTH CAROLINA	NC			
0.87	NORTH DAKOTA	ND			
0.60	OHIO	OH			
0.94	OKLAHOMA	OK			
0.91	OREGON	OR			
0.85	PENNSYLVANIA	PA			
0.69	RHODE ISLAND	RI			
1.11	SOUTH CAROLINA	SC			

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

TABLE 6

BENEFIT RIDER PREMIUM

Accident Medical Expense Benefit

Maximum Benefit	Monthly Premiums	Maximum Benefit	Monthly Premiums
300	0.29	40,000	6.38
400	0.37	50,000	6.77
500	0.46	60,000	7.08
600	0.54	70,000	7.33
700	0.61	80,000	7.53
800	0.69	90,000	7.71
900	0.76	100,000	7.86
1,000	0.83	150,000	8.37
1,500	1.15	200,000	8.67
2,000	1.43	250,000	8.87
2,500	1.67	300,000	9.01
5,000	2.62	350,000	9.11
7,500	3.28	400,000	9.19
10,000	3.80	450,000	9.25
20,000	5.09	500,000	9.30
30,000	5.86		

Dental Max Per Tooth

Maximum Benefit	Adjustment Factor
250	0.99985
500	0.99990
750	0.99995
1,000	1.00000

Adjustment Factor for Medical Incurral Periods from the date of the medical service

<u>Time for Medical Claim to be Incurred</u>	<u>Adjustment Factor</u>
26 Weeks	0.95
52 Weeks	1.00
104 Weeks	1.15

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Accident Medical Expense Benefit (Continued)

Adjustment Factor for Different Incurral Periods from the Date of the Accident

<u>Time for Specific Loss to Occur</u>	<u>Adjustment Factor</u>
30 Days	0.99
90 Days	1.00
180 Days	1.02
365 Days	1.05

Adjustment Factor for Different Incurral Periods from the Date of the Accident

<u>Time for Specific Loss to Occur</u>	<u>Adjustment Factor</u>
24 Hours	0.990
48 Hours	1.005
72 Hours	1.000

Adjustment Factor for Maximum Number of Accidents Per Calendar Year

<u>Maximum Accidents</u>	<u>Adjustment Factor</u>
5	1.000
10	0.995
15	0.990

Aircraft Pilot & Crew Coverage - Non-Policyholder Owned

\$1.15 per seat per annum for \$1,000 ADD fixed wing aircraft

- For rotorcraft use a load of 240%

Exclusion 1

- To exclude pilots and instructors reduce the above rates per seat by 5%
- To exclude pilots, instructors, and student pilots reduce the above rates per seat by 6%

Aircraft Pilot & Crew Coverage - Non-Policyholder Owned (continued)

Exclusion 2

- If the licensed pilot, instructor, or student pilot has a minimum of the following pilot hours logged the following discounts will apply:

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

<u>Pilot Hours</u>	<u>Discount</u>
50	2%
100	4%
250	6%
500	8%
1000	10%

Modified or Special Usage Aircraft Loads

- Use the following load if one of the following descriptions applies:

	<u>Load</u>
1. Amphibians or Sea Planes	25%
2. Land Aircraft with Floats or Skis	25%
3. Fire Fighting	200%
4. Crop Dusting	100%
5. Traffic Patrol while the pilot is flying and observing duty	75%
6. Traffic Patrol while the pilot is accompanied by an observer	50%
7. Air Ambulance	70%
8. Pipeline Inspection	25%
9. Powerline Inspection	25%
10. Aerial Photography	15%
11. Pleasure Flying	15% (Optional)
12. Geographical Area of Use (e.g. terrain, water, or climatic extremes)	15%
13. <u>Operation to and from Off-Shore Landing Sites</u>	
i U.S. and Canada including the Gulf of Mexico and off the Atlantic and Pacific Coasts	150%
ii Other including ocean and seas	Submit to Home Office

Aircraft Coverage - Policyowner Owned

\$0.75 per seat per annum for \$1,000 ADD fixed wing aircraft
For rotorcraft use a load of 240%

Exclusion 1

- To exclude pilots and instructors reduce the above rates per seat by 5%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

- To exclude pilots, instructors, and student pilots reduce the above rates per seat by 6%

Exclusion 2

- If the licensed pilot, instructor, or student pilot has a minimum of the following pilot hours logged the following discounts will apply:

<u>Pilot Hours</u>	<u>Discount</u>
50	2%
100	4%
250	6%
500	8%
1000	10%

- If a substitute aircraft is used, load =1%

Fleet Discounts

- Use the following table of discounts if the policyholder has a fleet of aircraft:

<u>Number of Aircraft</u>	<u>Discount</u>
One or Two	0%
Three	20%
Four	25%
Five	30%
Six	35%
Seven	40%
Eight	44%
Nine	47%
Ten or More	50%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Aircraft Coverage - Policyowner Owned (continued)

Newly Acquired Aircraft

- If the specified notification time is within 30 days of delivery of a newly acquired aircraft, the appropriate base rate and rotorcraft loadings apply to the acquired aircraft. If the specified notification time is one of the following, multiply the base rate by the appropriate factor:

<u>Specified Time from Delivery to Notification</u>	<u>Adjustment Factor</u>
90 days	1.01
120 days	1.02
365 days	1.05

- The fleet discount is recalculated as of the date coverage of the newly acquired aircraft begins. The appropriate prorata discount for the remainder of the policy year is then subtracted from new aircraft premium amounts calculated above.

Modified or Special Usage Aircraft Loads

- Use the following load if one of the following descriptions applies:

	<u>Load</u>
1. Amphibians or Sea Planes	25%
2. Land Aircraft with Floats or Skis	25%
3. Fire Fighting	200%
4. Crop Dusting	100%
5. Traffic Patrol while the pilot is flying and observing duty	75%
6. Traffic Patrol while the pilot is accompanied by an observer	50%
7. Air Ambulance	70%
8. Pipeline Inspection	25%
9. Powerline Inspection	25%
10. Aerial Photography	15%
11. Pleasure Flying	15% (Optional)
12. Geographical Area of Use (e.g. terrain, water, or climatic extremes)	15%
13. <u>Operation to and from Off-Shore Landing Sites</u>	
i. U.S. and Canada including the Gulf of Mexico and off the Atlantic and Pacific Coasts	150%
ii. Other including ocean and seas	Submit to Home Office

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Bereavement and Trauma Counseling Benefit

- The following loads are applied to the applicable base Accidental Death Only premium rate per \$100,000. Benefits provided are independent of the insured's Accidental Death Principal Sum.

Benefit Amount Per Session	Number of Sessions								
	3	4	5	6	7	8	9	10	11
\$50	0.20%	0.25%	0.30%	0.35%	0.40%	0.50%	0.55%	0.60%	0.64%
\$75	0.30%	0.35%	0.40%	0.50%	0.60%	0.70%	0.80%	0.90%	0.95%
\$100	0.35%	0.50%	0.60%	0.70%	0.80%	0.90%	1.00%	1.10%	1.16%
\$125	0.40%	0.60%	0.70%	0.90%	1.00%	1.10%	1.30%	1.40%	1.48%
\$150	0.50%	0.70%	0.90%	1.00%	1.20%	1.40%	1.50%	1.70%	1.80%
\$200	0.66%	0.93%	1.19%	1.33%	1.59%	1.86%	1.99%	2.25%	2.39%
\$250	0.82%	1.15%	1.48%	1.64%	1.97%	2.30%	2.47%	2.79%	2.96%
\$300	0.98%	1.37%	1.76%	1.96%	2.35%	2.74%	2.93%	3.32%	3.52%
\$350	1.13%	1.58%	2.03%	2.25%	2.70%	3.15%	3.38%	3.83%	4.05%
\$400	1.27%	1.78%	2.29%	2.54%	3.05%	3.56%	3.81%	4.32%	4.57%
\$450	1.41%	1.98%	2.54%	2.82%	3.39%	3.95%	4.24%	4.80%	5.08%
\$500	1.54%	2.16%	2.78%	3.09%	3.71%	4.33%	4.63%	5.25%	5.56%
\$600	1.80%	2.52%	3.24%	3.61%	4.33%	5.05%	5.41%	6.13%	6.49%
\$700	2.05%	2.86%	3.68%	4.09%	4.91%	5.73%	6.14%	6.96%	7.36%
\$800	2.28%	3.19%	4.10%	4.55%	5.46%	6.37%	6.83%	7.74%	8.19%
\$900	2.49%	3.48%	4.48%	4.98%	5.97%	6.97%	7.46%	8.46%	8.95%
\$1,000	2.69%	3.77%	4.84%	5.38%	6.46%	7.54%	8.07%	9.15%	9.69%

Benefit Amount Per Session	Number of Sessions								
	12	13	14	15	16	17	18	19	20
\$50	0.67%	0.70%	0.73%	0.75%	0.78%	0.80%	0.83%	0.85%	0.87%
\$75	1.00%	1.05%	1.09%	1.13%	1.17%	1.20%	1.24%	1.27%	1.30%
\$100	1.22%	1.28%	1.33%	1.38%	1.43%	1.47%	1.51%	1.55%	1.59%
\$125	1.56%	1.63%	1.70%	1.76%	1.82%	1.87%	1.93%	1.98%	2.02%
\$150	1.89%	1.98%	2.06%	2.14%	2.21%	2.28%	2.34%	2.40%	2.46%
\$200	2.51%	2.62%	2.73%	2.83%	2.93%	3.02%	3.10%	3.18%	3.26%
\$250	3.11%	3.25%	3.38%	3.51%	3.63%	3.74%	3.84%	3.95%	4.04%
\$300	3.70%	3.87%	4.03%	4.18%	4.32%	4.45%	4.57%	4.69%	4.81%
\$350	4.26%	4.45%	4.64%	4.81%	4.97%	5.13%	5.27%	5.41%	5.54%
\$400	4.81%	5.03%	5.23%	5.43%	5.61%	5.78%	5.95%	6.10%	6.25%
\$450	5.34%	5.58%	5.81%	6.03%	6.23%	6.42%	6.60%	6.78%	6.94%
\$500	5.84%	6.11%	6.36%	6.60%	6.82%	7.03%	7.23%	7.42%	7.60%
\$600	6.82%	7.13%	7.42%	7.70%	7.95%	8.20%	8.43%	8.65%	8.86%
\$700	7.74%	8.09%	8.42%	8.74%	9.03%	9.31%	9.57%	9.82%	10.06%
\$800	8.61%	9.00%	9.37%	9.72%	10.04%	10.35%	10.64%	10.92%	11.19%
\$900	9.41%	9.84%	10.24%	10.63%	10.98%	11.32%	11.64%	11.94%	12.23%
\$1,000	10.18%	10.64%	11.08%	11.49%	11.88%	12.25%	12.59%	12.92%	13.23%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Bereavement and Trauma Counseling Benefit (Continued)

Premium Load Calculation Instructions:

Average AD Only Principal Sum (PS):	\$100,000
Annual Premium for \$100,000 PS:	\$48.00 (= \$0.04 * 12 * 100)
Selected Bereavement & Trauma Benefit (B&T):	5 sessions @ \$100/session
B&T Premium Load from above table:	0.60%
B&T Premium:	\$0.29 (= \$48.00 * 0.60%, rounded to the nearest cent)

Adjustment for Other Principal Sums:

The above table assumes an average PS of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected number of sessions and amount per session by $[100,000 / \text{Avg. PS of Case}]$. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$100 per session
Selected Number of Sessions:	5
Factor for \$100,000 AD:	0.60%
Factor for \$75,000 AD:	$0.60\% * (100,000/75,000) = 0.80\%$

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Carjacking Benefit - Dollar Amount

- The premium load is applied against the \$100,000 AD&D base premium rates.
- Benefit covers accidental death and dismemberment, coma, paralysis and loss of use as a result of a carjacking.
- The premium load per \$1,000 of carjacking coverage is 0.0010%. Multiply this load by the ratio [Carjacking Benefit/1,000] and then apply it against the \$100,000 AD&D base premium rate.
- To adjust for a different average PS for a case (e.g., 75,000), multiply the load for the selected benefit amount by [100,000 / Avg. PS of Case].
- Benefit amounts range from \$500 to \$100,000 in \$500 increments and \$100,000 to \$1,000,000 in \$25,000 increments.
- **At a minimum, a premium load of 0.10% should be charged for this benefit.**

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Carjacking Benefit - Percentage of Principal Sum

- The premium load is applied against the \$100,000 AD&D base premium rates.
- Benefit covers accidental death and dismemberment, coma, paralysis and loss of use as a result of a carjacking.
- The premium load per \$1,000 of carjacking coverage is 0.0010%. Multiply this load by the ratio [Carjacking Benefit/1,000] and then apply it against the \$100,000 AD&D base premium rate.
- In order to compute loads for benefit amounts that are the lesser of one of the limiting percents and the maximum dollar amounts listed below, multiply the above loading by the applicable percentage listed below.
- To adjust for a different average PS for a case (e.g., 75,000), multiply the load for the selected benefit amount by [100,000 / Avg. PS of Case].
- Benefit amounts range from \$500 to \$100,000 in \$500 increments and \$100,000 to \$1,000,000 in \$25,000 increments.
- **At a minimum, a premium load of 0.10% should be charged for this benefit.**

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT								
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000
1.0%	0.67%	0.86%	0.96%	0.99%	1.00%	1.00%	1.00%	1.00%	1.00%
2.0%	0.85%	1.34%	1.56%	1.73%	1.86%	1.92%	1.98%	1.99%	2.00%
3.0%	0.92%	1.56%	2.01%	2.25%	2.44%	2.59%	2.72%	2.83%	2.89%
4.0%	0.96%	1.69%	2.23%	2.69%	2.94%	3.12%	3.31%	3.46%	3.59%
5.0%	1.00%	1.77%	2.41%	2.91%	3.36%	3.62%	3.81%	4.00%	4.18%
10.0%	1.09%	2.00%	2.82%	3.53%	4.23%	4.81%	5.36%	5.82%	6.27%
15.0%	1.12%	2.11%	3.00%	3.82%	4.59%	5.30%	6.01%	6.64%	7.22%
20.0%	1.13%	2.17%	3.13%	4.00%	4.82%	5.64%	6.36%	7.07%	7.78%
25.0%	1.14%	2.21%	3.19%	4.15%	5.00%	5.82%	6.64%	7.42%	8.13%
30.0%	1.14%	2.23%	3.26%	4.21%	5.17%	6.00%	6.82%	7.64%	8.46%
35.0%	1.15%	2.25%	3.31%	4.28%	5.23%	6.17%	7.00%	7.82%	8.64%
40.0%	1.15%	2.26%	3.33%	4.35%	5.30%	6.25%	7.17%	8.00%	8.82%
45.0%	1.15%	2.28%	3.35%	4.41%	5.37%	6.32%	7.27%	8.17%	8.99%
50.0%	1.16%	2.28%	3.36%	4.43%	5.44%	6.39%	7.34%	8.29%	9.17%
75.0%	1.17%	2.30%	3.42%	4.51%	5.58%	6.64%	7.68%	8.63%	9.58%
100.0%	1.18%	2.31%	3.44%	4.56%	5.66%	6.72%	7.79%	8.86%	9.92%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Carjacking Benefit - Percentage of Principal Sum (Continued)

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT						
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
1.0%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.0%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.0%	2.94%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.0%	3.72%	3.97%	4.00%	4.00%	4.00%	4.00%	4.00%
5.0%	4.32%	4.81%	4.97%	5.00%	5.00%	5.00%	5.00%
10.0%	6.71%	7.81%	8.65%	9.30%	9.62%	9.89%	9.94%
15.0%	7.80%	10.07%	11.25%	12.18%	12.97%	13.62%	14.16%
20.0%	8.46%	11.17%	13.43%	14.70%	15.62%	16.54%	17.30%
25.0%	8.84%	12.03%	14.54%	16.79%	18.09%	19.06%	19.99%
30.0%	9.18%	12.69%	15.61%	17.91%	20.14%	21.45%	22.51%
35.0%	9.46%	13.08%	16.26%	18.98%	21.27%	23.50%	24.80%
40.0%	9.64%	13.43%	16.92%	19.84%	22.35%	24.64%	26.86%
45.0%	9.82%	13.78%	17.33%	20.49%	23.41%	25.72%	28.01%
50.0%	9.99%	14.11%	17.67%	21.15%	24.07%	26.79%	29.08%
75.0%	10.54%	14.99%	19.10%	22.96%	26.51%	30.06%	33.18%
100.0%	10.87%	15.64%	19.99%	24.10%	28.21%	31.80%	35.35%

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$45,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$125,000
1.0%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.0%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.0%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.0%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.0%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.0%	9.98%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.0%	14.43%	14.70%	14.91%	15.00%	15.00%	15.00%	15.00%	15.00%
20.0%	17.95%	18.60%	19.24%	19.78%	19.87%	19.96%	20.00%	20.00%
25.0%	20.91%	21.62%	22.92%	23.78%	24.31%	24.75%	24.84%	25.00%
30.0%	23.43%	24.35%	25.94%	27.25%	28.31%	28.85%	29.39%	29.86%
35.0%	25.95%	26.87%	28.72%	30.27%	31.57%	32.85%	33.39%	34.64%
40.0%	28.16%	29.40%	31.24%	33.08%	34.59%	35.89%	37.20%	38.74%
45.0%	30.21%	31.52%	33.76%	35.61.00%	37.45%	38.92%	40.22%	42.74%
50.0%	31.37%	33.57%	36.18%	38.13%	39.97%	41.81%	43.24%	46.50%
75.0%	36.10%	39.02%	43.62%	48.21%	51.66%	54.27%	56.27%	60.88%
100.0%	38.90%	42.29%	48.14%	53.58%	58.16%	62.75%	67.14%	73.49%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Carjacking Benefit - Percentage of Principal Sum (Continued)

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000
1.0%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.0%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.0%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.0%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.0%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.0%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.0%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
20.0%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
25.0%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
30.0%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
35.0%	34.87%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
40.0%	39.66%	39.88%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
45.0%	44.09%	44.67%	44.90%	45.00%	45.00%	45.00%	45.00%	45.00%
50.0%	48.09%	49.44%	49.69%	49.91%	50.00%	50.00%	50.00%	50.00%
75.0%	64.86%	68.12%	70.79%	72.13%	73.48%	74.30%	74.53%	74.75%
100.0%	78.10%	82.71%	86.48%	89.74%	93.00%	94.83%	96.18%	97.53%

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT						PS>
	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	
1.0%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.0%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.0%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.0%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.0%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.0%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.0%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
20.0%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
25.0%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
30.0%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
35.0%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
40.0%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
45.0%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%
50.0%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
75.0%	74.98%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
100.0%	98.88%	99.15%	99.37%	99.60%	99.82%	100.00%	100.00%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Carjacking Benefit - Percentage of Principal Sum (Continued)

Example of Computation:

If the benefit amount is the lesser of 50% of the insured's PS or \$100,000 for a claim under this benefit, the following load will be applied to the basic AD&D premium rate per \$100,000:

- Assume the Carjacking Benefit =\$100,000.

Premium Load = $(\$100,000/1,000) * (0.001%) * (43.24%) = 0.04\%$.

However, the premium load will be increased to 0.10% since that is the minimum premium load to charged.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Children's Additional Indemnity for Dismemberment/Paralysis/Loss of Use Benefit

- Available only if the Family Coverage Rider has been elected.
- Dismemberment only loading = 1% of AD rate per \$1,000
- Dismemberment & Paralysis loading = 1.3% of AD rate per \$1,000
- Dismemberment & Loss of Use loading = 1.65% of AD rate per \$1,000

- Maximum fixed amount=\$5,000 or \$10,000 to \$2,000,000 in \$10,000 increments

The children's additional indemnity maximum fixed amount is assumed to be \$100,000. For different children's additional indemnity maximum fixed amounts use a factor of plus .001% for each \$10,000 greater than \$100,000 and a factor of minus .02% for each \$5,000 less than \$100,000.

Coma Benefit

Coma benefit loading = 1.25% of AD rate per \$1,000

Multiply the AD rate for losses incurred within 365 days of the date of loss by the following loading if the covered loss must be incurred:

- within 30 days from the date of the accident: 94.0%
- within 60 days from the date of the accident: 94.5%
- within 90 days from the date of the accident: 95.0%
- within 120 days from the date of the accident: 95.5%
- within 180 days from the date of the accident: 96.5%
- within 365 days from the date of the accident: 100.0%

Coma Benefit - Rev 7-12

After the 11th month that the Insured Person remains comatose, any residual portion of the principal sum will become payable on the first day of the 12th month during which the Insured Person remains Comatose.

Multiply the above rate by the following loads for the selected percentage of principal sum to be paid monthly:

% of Principal Sum	Load
1%	1.1150
2%	1.1171
3%	1.1193
4%	1.1214
5%	1.1235

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Commuting / Extraordinary Commuting Benefit Rider

Commuting = annual premium \$0.039 per \$1,000 benefit

Extraordinary Commuting =annual premium \$0.00021 per \$1,000 benefit

Common Carrier Benefit

- Common carrier benefit loading= 0.2% of AD rate per \$1,000
- Benefit amount = a) minimum(insured person's PS, \$50,000 to \$5,000,000 in \$25,000 increments) or

b) the insured person's PS.

The 0.2% common carrier benefit loading is based on a maximum fixed amount assumed to be \$5,000,000. For common carrier benefit maximum fixed amounts less than \$5,000,000 use a factor of minus .0005% for each \$25,000 less than \$5,000,000.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Common Disaster Benefit

- Loadings as a % of AD rates per \$1,000

Family Coverage Benefit Percentage		30 Days	60 Days	90 Days	120 Days	180 Days	365 + Days
Spouse Only	Spouse/Dependents						
15%	5%	3.105%	3.121%	3.138%	3.154%	3.187%	3.303%
20%	10%	2.932%	2.947%	2.963%	2.978%	3.010%	3.119%
25%	15%	2.758%	2.773%	2.788%	2.802%	2.832%	2.935%
30%	20%	2.585%	2.599%	2.613%	2.627%	2.654%	2.750%
35%	25%	2.412%	2.425%	2.438%	2.451%	2.476%	2.566%
40%	30%	2.239%	2.251%	2.263%	2.275%	2.299%	2.382%
45%	35%	2.066%	2.077%	2.088%	2.099%	2.121%	2.198%
50%	40%	1.893%	1.903%	1.913%	1.923%	1.943%	2.014%
55%	45%	1.720%	1.729%	1.738%	1.747%	1.765%	1.830%
60%	50%	1.547%	1.555%	1.563%	1.571%	1.588%	1.645%
65%	55%	1.374%	1.381%	1.388%	1.395%	1.410%	1.461%
70%	60%	1.200%	1.207%	1.213%	1.220%	1.232%	1.277%
75%	65%	1.027%	1.033%	1.038%	1.044%	1.055%	1.093%
80%	70%	0.854%	0.859%	0.863%	0.868%	0.877%	0.909%
85%	75%	0.681%	0.685%	0.688%	0.692%	0.699%	0.724%
90%	80%	0.508%	0.511%	0.513%	0.516%	0.521%	0.540%
95%	85%	0.335%	0.337%	0.338%	0.340%	0.344%	0.356%
100%	90%	0.162%	0.163%	0.163%	0.164%	0.166%	0.172%

- Available only if the Family Coverage Rider has been elected -- Spouse Coverage only
- If coverage also applies to separate accidents within a 24-hour period, multiply factors above by 1.025
- Optional spouse PS maximum = \$100,000 to \$5,000,000 in \$50,000 increments
- The common disaster PS maximum is assumed to be \$250,000. For different common disaster PS maximums use a factor of plus .01% for each \$50,000 greater than \$250,000 and minus .01% for each \$50,000 less than \$250,000.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Conversion Privilege

- Conversion privilege loading =1.0% of AD rate per \$1,000
- Subject to a minimum PS of \$100,000 and a maximum PS of minimum (insured's PS, \$500,000)
- If the age range for coverage ends at the following ages use the appropriate adjustment factor shown below:

<u>Last Age of Allowed Conversion</u>	<u>Factor</u>
69	1.00
70-74	1.07
75-79	1.16

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Day Care Benefit - Rev 3-99

- Available only if the Family Coverage Rider has been elected.
- Loadings as a % of Family AD rates per \$1,000:

Limiting % of PS	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
2.00%	0.65%	1.03%	1.20%	1.33%	1.43%	1.47%	1.52%	1.52%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%
3.00%	0.70%	1.20%	1.54%	1.73%	1.87%	1.99%	2.09%	2.17%	2.21%	2.25%	2.30%	2.30%	2.30%	2.30%
4.00%	0.74%	1.30%	1.71%	2.06%	2.25%	2.40%	2.54%	2.65%	2.75%	2.85%	3.03%	3.04%	3.05%	3.06%
5.00%	0.77%	1.36%	1.85%	2.23%	2.57%	2.77%	2.92%	3.06%	3.21%	3.32%	3.65%	3.69%	3.73%	3.77%
6.00%	0.79%	1.41%	1.95%	2.39%	2.75%	3.09%	3.29%	3.45%	3.59%	3.73%	4.18%	4.28%	4.34%	4.40%
7.00%	0.80%	1.45%	2.01%	2.49%	2.91%	3.26%	3.60%	3.80%	3.98%	4.12%	4.64%	4.74%	4.84%	4.94%
8.00%	0.81%	1.48%	2.06%	2.59%	3.04%	3.43%	3.78%	4.12%	4.32%	4.51%	5.07%	5.20%	5.30%	5.40%
9.00%	0.82%	1.51%	2.11%	2.66%	3.14%	3.59%	3.94%	4.29%	4.63%	4.83%	5.46%	5.60%	5.74%	5.88%
10.00%	0.83%	1.53%	2.16%	2.71%	3.24%	3.69%	4.11%	4.46%	4.81%	5.15%	5.85%	5.99%	6.13%	6.27%
15.00%	0.86%	1.62%	2.30%	2.93%	3.52%	4.07%	4.61%	5.09%	5.54%	5.98%	7.39%	7.72%	7.92%	8.13%
20.00%	0.87%	1.67%	2.40%	3.06%	3.70%	4.33%	4.88%	5.42%	5.96%	6.48%	8.22%	8.57%	8.92%	9.28%

Limiting % of PS	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
2.00%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%	1.53%
3.00%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%
4.00%	3.07%	3.08%	3.09%	3.10%	3.11%	3.12%	3.13%	3.14%	3.15%	3.16%	3.17%	3.18%	3.19%	3.20%
5.00%	3.81%	3.85%	3.89%	3.94%	3.98%	4.02%	4.07%	4.11%	4.15%	4.20%	4.25%	4.29%	4.34%	4.38%
6.00%	4.46%	4.53%	4.59%	4.65%	4.72%	4.78%	4.85%	4.92%	4.99%	5.06%	5.13%	5.20%	5.27%	5.35%
7.00%	5.05%	5.15%	5.26%	5.37%	5.49%	5.60%	5.72%	5.84%	5.96%	6.09%	6.22%	6.35%	6.48%	6.62%
8.00%	5.51%	5.61%	5.72%	5.83%	5.94%	6.06%	6.17%	6.29%	6.41%	6.54%	6.66%	6.79%	6.92%	7.05%
9.00%	6.03%	6.18%	6.34%	6.49%	6.66%	6.82%	6.99%	7.17%	7.35%	7.53%	7.72%	7.91%	8.11%	8.31%
10.00%	6.42%	6.57%	6.72%	6.88%	7.04%	7.21%	7.37%	7.55%	7.72%	7.90%	8.09%	8.28%	8.47%	8.67%
15.00%	8.34%	8.55%	8.77%	9.00%	9.23%	9.47%	9.72%	9.97%	10.23%	10.49%	10.77%	11.04%	11.33%	11.62%
20.00%	9.66%	10.06%	10.47%	10.90%	11.34%	11.80%	12.29%	12.79%	13.31%	13.85%	14.42%	15.01%	15.62%	16.26%

- If a benefit is payable if the Insured or the Insured's spouse dies, multiply above factors by 1.5.
- Range for enrollment in day care programs after insured's death:

<u>Days After Insured's Death</u>	<u>Factor</u>
60	0.995
90	1.000
180	1.010
365	1.025

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Day Care Benefit - Rev 7-12

- Monthly Premiums

Maximum Benefit	Monthly Premium	Maximum Benefit	Monthly Premiums
2,000	0.0057	40,000	0.0300
3,000	0.0086	45,000	0.0303
4,000	0.0114	50,000	0.0306
5,000	0.0143	55,000	0.0309
6,000	0.0171	60,000	0.0312
7,000	0.0200	65,000	0.0315
8,000	0.0227	70,000	0.0318
9,000	0.0247	75,000	0.0322
10,000	0.0266	80,000	0.0325
15,000	0.0285	85,000	0.0328
20,000	0.0288	90,000	0.0331
25,000	0.0291	95,000	0.0335
30,000	0.0294	100,000	0.0338
35,000	0.0297		

For values other than those listed, monthly premium will be interpolated using the two nearest available premiums.

- If a benefit is payable if the Insured or the Insured's spouse dies, multiply above factors by 1.5.
- Range for enrollment in day care programs after insured's death:

<u>Days After Insured's Death</u>	<u>Factor</u>
60	0.995
90	1.000
180	1.010
365	1.025

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Dislocations/Fractures Rider

Annual premium \$16.8275 per \$1,000 benefit

Elder Survivor Benefit - Dollar Amount

Option 1--Lump Sum

- The following loads are applied to the applicable base Accidental Death and Dismemberment premium rate per \$100,000. Benefits provided are independent of the insured's AD&D Principal Sum.

Elder Survivor:

<u>Benefit</u>	<u>% Load</u>
\$2,000	0.28%
\$3,000	0.04%
\$4,000	0.56%
\$5,000	0.70%
\$6,000	0.84%
\$7,000	0.98%
\$8,000	1.12%
\$9,000	1.26%
\$10,000	1.40%
\$15,000	2.10%
\$20,000	2.80%
\$25,000	3.50%

Premium Load Calculation Instructions:

Average AD&D Only Principal Sum (PS):	\$100,000
Annual Premium for \$100,000 PS:	\$52.32 (= \$0.04 * 12 * 100 * 1.09)
Selected Elder Survivor Benefit (ES):	\$20,000
ES Premium Load from above table:	2.80%
ES Premium:	\$1.46 (= \$52.32 * 2.80%, rounded to the nearest cent)

Adjustment for Other Principal Sums:

The above table assumes an average PS of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected number of sessions and amount per session by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$20,000 maximum
Factor for \$100,000 AD:	2.80%
Factor for \$75,000 AD:	2.80% * (100,000 / 75,000) =3.73%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Elder Survivor Benefit - Dollar Amount (Continued)

Option 2--Monthly Fixed Period

- The following loads are applied to the applicable base Accidental Death and Dismemberment premium rate per \$100,000. Benefits provided are independent of the insured's AD&D Principal Sum.

Elder Survivor:	
<u>Benefit per Month</u>	<u>% Load</u>
\$500	4.90%
\$1,000	9.80%
\$1,500	14.70%
\$2,000	19.60%
\$2,500	24.50%

Premium Load Calculation Instructions:

Average AD&D Only Principal Sum (PS):	\$100,000
Annual Premium for \$100,000 PS:	\$52.32 (= \$0.04 * 12 * 100 * 1.09)
Selected Elder Survivor Benefit (ES):	\$1,500 per month
ES Premium Load from above table:	14.70%
ES Premium:	\$7.69 (= \$52.32 * 14.70%, rounded to the nearest cent)

Adjustment for Other Principal Sums:

The above table assumes an average PS of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected number of sessions and amount per session by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$1,500 per month
Factor for \$100,000 AD:	14.70%
Factor for \$75,000 AD:	14.70% * (100,000 / 75,000) = 19.60%

Option 3--Monthly Lifetime

- Available benefits and premium loadings as a % of AD&D benefit:

Elder Survivor:	
<u>Benefit per Month</u>	<u>% Load</u>
\$500	7.10%
\$1,000	14.20%
\$1,500	21.30%
\$2,000	28.40%
\$2,500	35.50%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Elder Survivor Benefit - Dollar Amount (Continued)

The above table assumes an average AD&D Principal Sum (PS) of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected benefit amount by $[100,000 / \text{Avg. PS of Case}]$. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$1,000
Factor for \$100,000 AD:	14.2%
Factor for \$75,000 AD:	$14.2\% * (100,000 / 75,000) = 18.93\%$

Option 4--Lump Sum and Monthly Fixed Period

- ***In order to compute premium rates for various benefit combinations, use the following four steps:***

- 1) Select the lump sum maximum dollar amount to receive from option 1.
- 2) Select the monthly benefit to receive from option 2.
- 3) Apply the corresponding loads individually to the AD&D base premium rate for the Avg. PS.
- 4) Add the resulting values together.
- 5) Be sure to adjust if the Avg. PS for the AD&D benefit is other than \$100,000.

Option 5--Lump Sum and Monthly Lifetime

- ***In order to compute the premium rate for various benefit combinations, use the following four steps:***

- 1) Select the lump sum maximum dollar amount to receive from option 1.
- 2) Select the monthly benefit to receive from option 3.
- 3) Apply the corresponding loads individually to the AD&D base premium rate for the Avg. PS.
- 4) Add the resulting values together.
- 5) Be sure to adjust if the Avg. PS for the AD&D benefit is other than \$100,000.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Elder Survivor Benefit - Percentage of Principal Sum

Option 1--Lump Sum

- Available benefits and premium loadings as a % of AD&D benefit:

<u>% of Principal Sum</u>	<u>% Load</u>
1%	0.14%
2%	0.28%
3%	0.42%
4%	0.56%
5%	0.70%
6%	0.84%
7%	0.98%
8%	1.12%
9%	1.26%
10%	1.40%
15%	2.10%
20%	2.80%
25%	3.50%

The above table assumes an average AD&D Principal Sum (PS) of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected benefit amount by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	10%
Factor for \$100,000 AD:	1.40%
Factor for \$75,000 AD:	$1.40\% * (100,000 / 75,000) = 1.87\%$

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Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, et. al.
Rate Manual

Elder Survivor Benefit -Percentage of Principal Sum (Continued)

Option 2--Monthly Fixed Period

- Available benefit and premium loading as a % of AD&D benefit:

<u>% of Principal Sum per Month</u>	<u>% Load</u>
1%	9.80%

The above table assumes an average AD&D Principal Sum (PS) of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected benefit amount by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	1%
Factor for \$100,000 AD:	9.80%
Factor for \$75,000 AD:	$9.80\% * (100,000 / 75,000) = 13.07\%$

Option 3--Monthly Lifetime

- Available benefits and premium loadings as a % of AD&D benefit:

<u>% of Principal Sum per Month</u>	<u>% Load</u>
1%	14.25%

The above table assumes an average AD&D Principal Sum (PS) of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected benefit amount by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	1%
Factor for \$100,000 AD:	14.25%
Factor for \$75,000 AD:	$14.250\% * (100,000 / 75,000) = 19.00\%$

Option 4--Lump Sum and Monthly Fixed Period

In order to compute the premium rate for various benefit combinations, use the following four steps:

- 1) Compute the load corresponding to the selected principal sum percentage from option 1.
- 2) Select the fixed monthly % to receive from option 2.
- 3) Apply the corresponding loads individually to the AD&D base premium rate for the Avg. PS.
- 4) Add the resulting values together.
- 5) Be sure to adjust if the Avg. PS for the AD&D benefit is other than \$100,000.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Elder Survivor Benefit -Percentage of Principal Sum (Continued)

Option 5--Lump Sum and Monthly Lifetime

In order to compute the premium rate for various benefit combinations, use the following four steps:

- 1) Compute the load corresponding to the selected principal sum percentage from option 1.
- 2) Select the fixed monthly lifetime benefit to receive from option 3.
- 3) Apply the corresponding loads individually to the AD&D base premium rate for the Avg. PS.
- 4) Add the resulting values together.
- 5) Be sure to adjust if the Avg. PS for the AD&D benefit is other than \$100,000.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Emergency Evacuation Benefit

- Loadings as a % of AD Rates per \$1,000

Maximum Amount		Maximum Amount		Maximum Amount		Maximum Amount	
\$25,000	1.7000%	\$1,150,000	3.5529%	\$2,450,000	3.5587%	\$3,750,000	3.5644%
\$30,000	1.8000%	\$1,175,000	3.5530%	\$2,475,000	3.5588%	\$3,775,000	3.5646%
\$35,000	2.0000%	\$1,200,000	3.5531%	\$2,500,000	3.5589%	\$3,800,000	3.5647%
\$40,000	2.2000%	\$1,225,000	3.5532%	\$2,525,000	3.5590%	\$3,825,000	3.5648%
\$45,000	2.4000%	\$1,250,000	3.5533%	\$2,550,000	3.5591%	\$3,850,000	3.5649%
\$50,000	2.5000%	\$1,275,000	3.5534%	\$2,575,000	3.5592%	\$3,875,000	3.5650%
\$60,000	2.6000%	\$1,300,000	3.5536%	\$2,600,000	3.5593%	\$3,900,000	3.5651%
\$70,000	2.8000%	\$1,325,000	3.5537%	\$2,625,000	3.5594%	\$3,925,000	3.5652%
\$80,000	2.9000%	\$1,350,000	3.5538%	\$2,650,000	3.5596%	\$3,950,000	3.5653%
\$90,000	3.0000%	\$1,375,000	3.5539%	\$2,675,000	3.5597%	\$3,975,000	3.5654%
\$100,000	3.1000%	\$1,400,000	3.5540%	\$2,700,000	3.5598%	\$4,000,000	3.5656%
\$125,000	3.2000%	\$1,425,000	3.5541%	\$2,725,000	3.5599%	\$4,025,000	3.5657%
\$150,000	3.3000%	\$1,450,000	3.5542%	\$2,750,000	3.5600%	\$4,050,000	3.5658%
\$175,000	3.4000%	\$1,475,000	3.5543%	\$2,775,000	3.5601%	\$4,075,000	3.5659%
\$200,000	3.4600%	\$1,500,000	3.5544%	\$2,800,000	3.5602%	\$4,100,000	3.5660%
\$225,000	3.4700%	\$1,525,000	3.5546%	\$2,825,000	3.5603%	\$4,125,000	3.5661%
\$250,000	3.4800%	\$1,550,000	3.5547%	\$2,850,000	3.5604%	\$4,150,000	3.5662%
\$275,000	3.4800%	\$1,575,000	3.5548%	\$2,875,000	3.5606%	\$4,175,000	3.5663%
\$300,000	3.4900%	\$1,600,000	3.5549%	\$2,900,000	3.5607%	\$4,200,000	3.5664%
\$325,000	3.5000%	\$1,625,000	3.5550%	\$2,925,000	3.5608%	\$4,225,000	3.5666%
\$350,000	3.5100%	\$1,650,000	3.5551%	\$2,950,000	3.5609%	\$4,250,000	3.5667%
\$375,000	3.5100%	\$1,675,000	3.5552%	\$2,975,000	3.5610%	\$4,275,000	3.5668%
\$400,000	3.5200%	\$1,700,000	3.5553%	\$3,000,000	3.5611%	\$4,300,000	3.5669%
\$425,000	3.5300%	\$1,725,000	3.5554%	\$3,025,000	3.5612%	\$4,325,000	3.5670%
\$450,000	3.5300%	\$1,750,000	3.5556%	\$3,050,000	3.5613%	\$4,350,000	3.5671%
\$475,000	3.5400%	\$1,775,000	3.5557%	\$3,075,000	3.5614%	\$4,375,000	3.5672%
\$500,000	3.5500%	\$1,800,000	3.5558%	\$3,100,000	3.5616%	\$4,400,000	3.5673%
\$525,000	3.5501%	\$1,825,000	3.5559%	\$3,125,000	3.5617%	\$4,425,000	3.5674%
\$550,000	3.5502%	\$1,850,000	3.5560%	\$3,150,000	3.5618%	\$4,450,000	3.5676%
\$575,000	3.5503%	\$1,875,000	3.5561%	\$3,175,000	3.5619%	\$4,475,000	3.5677%
\$600,000	3.5504%	\$1,900,000	3.5562%	\$3,200,000	3.5620%	\$4,500,000	3.5678%
\$625,000	3.5506%	\$1,925,000	3.5563%	\$3,225,000	3.5621%	\$4,525,000	3.5679%
\$650,000	3.5507%	\$1,950,000	3.5564%	\$3,250,000	3.5622%	\$4,550,000	3.5680%
\$675,000	3.5508%	\$1,975,000	3.5566%	\$3,275,000	3.5623%	\$4,575,000	3.5681%
\$700,000	3.5509%	\$2,000,000	3.5567%	\$3,300,000	3.5624%	\$4,600,000	3.5682%
\$725,000	3.5510%	\$2,025,000	3.5568%	\$3,325,000	3.5626%	\$4,625,000	3.5683%
\$750,000	3.5511%	\$2,050,000	3.5569%	\$3,350,000	3.5627%	\$4,650,000	3.5684%
\$775,000	3.5512%	\$2,075,000	3.5570%	\$3,375,000	3.5628%	\$4,675,000	3.5686%
\$800,000	3.5513%	\$2,100,000	3.5571%	\$3,400,000	3.5629%	\$4,700,000	3.5687%
\$825,000	3.5514%	\$2,125,000	3.5572%	\$3,425,000	3.5630%	\$4,725,000	3.5688%
\$850,000	3.5516%	\$2,150,000	3.5573%	\$3,450,000	3.5631%	\$4,750,000	3.5689%
\$875,000	3.5517%	\$2,175,000	3.5574%	\$3,475,000	3.5632%	\$4,775,000	3.5690%
\$900,000	3.5518%	\$2,200,000	3.5576%	\$3,500,000	3.5633%	\$4,800,000	3.5691%
\$925,000	3.5519%	\$2,225,000	3.5577%	\$3,525,000	3.5634%	\$4,825,000	3.5692%
\$950,000	3.5520%	\$2,250,000	3.5578%	\$3,550,000	3.5636%	\$4,850,000	3.5693%
\$975,000	3.5521%	\$2,275,000	3.5579%	\$3,575,000	3.5637%	\$4,875,000	3.5694%
\$1,000,000	3.5522%	\$2,300,000	3.5580%	\$3,600,000	3.5638%	\$4,900,000	3.5696%
\$1,025,000	3.5523%	\$2,325,000	3.5581%	\$3,625,000	3.5639%	\$4,925,000	3.5697%
\$1,050,000	3.5524%	\$2,350,000	3.5582%	\$3,650,000	3.5640%	\$4,950,000	3.5698%
\$1,075,000	3.5526%	\$2,375,000	3.5583%	\$3,675,000	3.5641%	\$4,975,000	3.5699%
\$1,100,000	3.5527%	\$2,400,000	3.5584%	\$3,700,000	3.5642%	\$5,000,000	3.5700%
\$1,125,000	3.5528%	\$2,425,000	3.5586%	\$3,725,000	3.5643%		

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Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

- Child return and family reunion benefit loading = .745% x AD rate per \$1,000

Divide the above loadings by (the average PS for each case ÷ \$100,000)

Escalator Benefit

- Loadings as a % of AD rates per \$1,000

PS Increase Annually		
<u>% Increase</u>	<u># of Increases</u>	<u>% Increase to AD Prem</u>
2%	3	104%
	4	104%
	5	105%
3%	3	105%
	4	106%
	5	107%
4%	3	107%
	4	109%
	5	110%
5%	3	109%
	4	111%
	5	113%
6%	3	111%
	4	113%
	5	115%
7%	3	113%
	4	116%
	5	118%
8%	3	115%
	4	118%
	5	121%
9%	3	117%
	4	121%
	5	124%
10%	3	119%
	4	123%
	5	127%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Family Coverage

- Loadings as a % of AD rates per \$1,000

Bundled Option A

<u>Standard Family Plan</u>	<u>Factor is:</u>
Spouse 50%, no dependents	.45
Spouse 40%, dependents 10% each	.45
No spouse, dependents 15% each	.45
<u>Enhanced Family Plan</u>	
Spouse 60%, no dependents	.55
Spouse 50%, dependents 15% each	.55
No spouse, dependents 20% each	.55

Bundled Option B

<u>Standard Family Plan</u>
Spouse 50%, no dependents
Spouse 40%, dependents 10% each
No spouse, dependents 20% each

1% Loading as a % of AD rates per \$1,000 to Standard Family Plan Option A

<u>Enhanced Family Plan</u>
Spouse 60%, no dependents
Spouse 50%, dependents 15% each
No spouse, dependents 25% each

1% Loading as a % of AD rates per \$1,000 to Enhanced Family Plan Option A

- 5% increase to spouse principal sum - increase premium rate load by 4.3%;
- 5% decrease to spouse principal sum - decrease premium rate load by 4.3%;
- 5% increase to dependent principal sum - increase premium rate load by 2.3%;
- 5% decrease to dependent principal sum - decrease premium rate load by 2.3%.

The above rating assumes a maximum Principal Sum of \$100,000 per child.

For different maximum fixed amounts use a factor of plus .0025% for each \$25,000 greater than \$100,000 and a factor of minus .02% for each \$5,000 less than \$100,000.

The above rating assumes a combined maximum Principal Sum of \$300,000 for spouses and dependents. The combined PS maximum ranges from \$300,000 to \$5,000,000 varying by \$25,000. A higher maximum will increase the family coverage factor by .05% for each additional \$25,000 change.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Family Coverage (continued)

Unbundled Option with PS as a % of insured's PS:

If the insured has the option of covering dependents the following factors are used:
 All children are covered or not covered--there is no picking of individual children

	Base Factor	Factor for each 5% difference in coverage
Spouse only coverage (50% coverage)	0.45	4.5%
Dependent Child only coverage (15% coverage)	0.129	4.3%

The above rating assumes a maximum Principal Sum of \$100,000 per child.
 For different maximum fixed amounts use a factor of plus .0025% for each \$25,000 greater than \$100,000 and a factor of minus .02% for each \$5,000 less than \$100,000.

The above rating assumes a combined maximum Principal Sum of \$300,000 for spouses and dependents. The combined PS maximum ranges from \$300,000 to \$5,000,000 varying by \$25,000. A higher maximum will increase the family coverage factor by .05% for each additional \$25,000 change.

Unbundled Option with PS as a Flat dollar amount:

Spouse only coverage loading = 90% of AD rate per \$1,000
 Dependent Child only coverage loading = 86% of AD rate per \$1,000

All of the options above assume dependent children are covered up to age 19, or age 23 if enrolled as a full-time student in an institution of higher learning. For other maximum ages use the following factors:

Maximum Age	19	20	21	22	23	24	25
23 if full-time student	1.000	1.010	1.016	1.020	1.023	N/A	N/A
24 if full-time student	1.010	1.020	1.026	1.030	1.033	1.035	N/A
25 if full-time student	1.018	1.028	1.034	1.038	1.041	1.043	1.045
26 if full-time student	1.024	1.034	1.040	1.044	1.048	1.050	1.051
27 if full-time student	1.027	1.037	1.043	1.048	1.051	1.053	1.054
28 if full-time student	1.029	1.039	1.045	1.050	1.053	1.055	1.057
29 if full-time student	1.030	1.040	1.046	1.051	1.054	1.056	1.058

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Family Extension Benefit

- Available only if the Family Coverage Rider has been elected.
- Loadings as a % of AD rates per \$1,000

Maximum Benefit Period	3 Months	6 Months	9 Months	12 Months	18 Months	24 Months
Load	0.02%	0.03%	0.04%	0.06%	0.07%	0.08%

Family Income Benefit

- Available only if the Family Coverage Rider has been elected.
- Loadings as a % of AD rate per \$1,000

Months	.5% of PS	1% of PS
6	3%	6%
9	4.50%	9%
12	6%	12%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Felonious Assault Benefit - Dollar Amount

- Loadings as a % of AD rates per \$1,000

\$5,000	0.18%	\$55,000	1.93%	\$125,000	4.38%	\$375,000	13.13%	\$625,000	21.88%	\$875,000	30.63%
\$10,000	0.35%	\$60,000	2.10%	\$150,000	5.25%	\$400,000	14.00%	\$650,000	22.75%	\$900,000	31.50%
\$15,000	0.53%	\$65,000	2.28%	\$175,000	6.13%	\$425,000	14.88%	\$675,000	23.63%	\$925,000	32.38%
\$20,000	0.70%	\$70,000	2.45%	\$200,000	7.00%	\$450,000	15.75%	\$700,000	24.50%	\$950,000	33.25%
\$25,000	0.88%	\$75,000	2.63%	\$225,000	7.88%	\$475,000	16.63%	\$725,000	25.38%	\$975,000	34.13%
\$30,000	1.05%	\$80,000	2.80%	\$250,000	8.75%	\$500,000	17.50%	\$750,000	26.25%	\$1,000,000	35.00%
\$35,000	1.23%	\$85,000	2.98%	\$275,000	9.63%	\$525,000	18.38%	\$775,000	27.13%		
\$40,000	1.40%	\$90,000	3.15%	\$300,000	10.50%	\$550,000	19.25%	\$800,000	28.00%		
\$45,000	1.58%	\$95,000	3.33%	\$325,000	11.38%	\$575,000	20.13%	\$825,000	28.88%		
\$50,000	1.75%	\$100,000	3.50%	\$350,000	12.25%	\$600,000	21.00%	\$850,000	29.75%		

Divide the above loadings by (Avg. PS of Case /100,000)

- If coverage is business only decrease above factors by 10%
- If coverage excludes acts of fellow employee, decrease above factors by 2%
- If coverage excludes acts of immediate family members, decrease above factors by 12.5%
- If coverage excludes vehicular homicides, decrease above factors by 15%

The above factors assume accidental death coverage only

- If coverage also includes dismemberment coverage increase factors by 11%
- If coverage also includes paralysis coverage increase factors by 3.25%
- If coverage also includes permanent total disability coverage increase factors by 15%
- If coverage also includes coma coverage increase factors by 1.25%
- If coverage also includes loss of use coverage increase factors by 6.5%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Felonious Assault Benefit - Percentage of Principal Sum Amount

- Loadings as a % of AD rates per \$1,000

1%	0.04%	25%	0.88%
2%	0.07%	30%	1.05%
3%	0.11%	35%	1.23%
4%	0.14%	40%	1.40%
5%	0.18%	45%	1.58%
10%	0.35%	50%	1.75%
15%	0.53%	75%	2.63%
20%	0.70%	100%	3.50%

- If coverage is business only, decrease above factors by 10%
- If coverage excludes acts of fellow employees, decrease above factors by 2%
- If coverage excludes acts of immediate family members, decrease above factors by 12.5%
- If coverage excludes vehicular homicides, decrease above factors by 15%

The above factors assume accidental death coverage only

- If coverage also includes dismemberment coverage, increase factors by 11%
- If coverage also includes paralysis coverage, increase factors by 3.25%
- If coverage also includes permanent total disability coverage, increase factors by 15%
- If coverage also includes coma coverage, increase factors by 1.25%
- If coverage also includes loss of use coverage, increase factors by 6.5%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Group Medical/Dental Premium Continuation Reimbursement Benefit

- Available only if the Family Coverage Rider has been elected.
- Loadings as a % of AD rates per \$1,000

Limiting Percentage of Principal Sum	Maximum Dollar Limit Imposed on Rider Benefit				
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
2.0%	0.42%	0.67%	0.78%	0.86%	0.93%
3.0%	0.46%	0.78%	1.01%	1.13%	1.22%
4.0%	0.48%	0.85%	1.12%	1.34%	1.47%
5.0%	0.50%	0.88%	1.20%	1.45%	1.68%
6.0%	0.52%	0.92%	1.27%	1.56%	1.79%
7.0%	0.52%	0.95%	1.31%	1.63%	1.90%
8.0%	0.53%	0.96%	1.34%	1.69%	1.98%
9.0%	0.54%	0.98%	1.38%	1.73%	2.05%
10.0%	0.54%	1.00%	1.41%	1.77%	2.11%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Home Alteration and Vehicle Modification Benefit

- The following loads are applied to the applicable base Accidental Death Only premium rate per \$100,000. Benefits provided are independent of the insured's Accidental Death Principal Sum:

Benefit Amount	Dismemberment Only	Dismemberment & Paralysis	Dismemberment & Loss of Use
\$5,000	0.40%	0.90%	1.40%
\$10,000	0.80%	1.80%	2.80%
\$15,000	1.20%	2.70%	4.20%
\$20,000	1.60%	3.60%	5.60%
\$25,000	2.00%	4.50%	7.00%
\$30,000	2.13%	4.78%	7.44%
\$35,000	2.23%	5.02%	7.81%
\$40,000	2.32%	5.23%	8.14%
\$45,000	2.40%	5.41%	8.42%
\$50,000	2.47%	5.57%	8.66%
\$55,000	2.54%	5.71%	8.88%
\$60,000	2.59%	5.83%	9.07%
\$65,000	2.64%	5.95%	9.25%
\$70,000	2.69%	6.05%	9.42%
\$75,000	2.73%	6.15%	9.57%
\$80,000	2.77%	6.24%	9.71%
\$85,000	2.81%	6.32%	9.83%
\$90,000	2.84%	6.40%	9.95%
\$95,000	2.88%	6.47%	10.06%
\$100,000	2.91%	6.54%	10.17%

Premium Load Calculation Instructions:

Average AD Only Principal Sum (PS): \$100,000
 Annual Premium for \$100,000 PS: \$48.00 (= \$0.04* 12* 100)

Selected Home Alteration Vehicle Modification Benefit (HA/VM): \$10,000 (Dismemberment Only)

HA/VM Premium Load from above table: 0.80%
 HA/VM Premium: \$0.38 (= \$48.00 * 0.80%, rounded to the nearest cent)

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Home Alteration and Vehicle Modification Benefit (Continued)

Adjustment for Other Principal Sums:

The above table assumes an average AD Principal Sum (PS) of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor from the table by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$10,000
Coverage:	Dismemberment Only
Factor for \$100,000 AD:	0.80%
Factor for \$75,000 AD:	$0.80\% * (100,000 / 75,000) = 1.067\%$ (to the nearest 0.001)

Note: If expenses are not to exceed usual and customary expenses for similar alterations and modifications in the locality that the expenses are incurred, multiply the \$1,000 applicable base premium rates by 0.90.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

In-Hospital Indemnity Benefit – not for use with the Dislocation/Fractures Benefit

The starting In-Hospital Indemnity loads are shown as a percentage of the AD rate per \$1,000 and are displayed below varying by waiting period, benefit period and whether or not they are retroactive to the beginning of the waiting period.

Rate per \$1000 Monthly In-Hospital Benefit

Waiting Period:

<u>Benefit</u>								
<u>Period</u>	<i>1 Day</i>	<i>2 Days</i>	<i>3 Days</i>	<i>4 Days</i>	<i>5 Days</i>	<i>6 Days</i>	<i>7 Days</i>	<i>8 Days</i>
6 Months	1.096%	0.907%	0.768%	0.664%	0.582%	0.517%	0.464%	0.411%
9 Months	1.103%	0.914%	0.775%	0.671%	0.590%	0.524%	0.471%	0.418%
12 Months	1.114%	0.923%	0.782%	0.677%	0.595%	0.530%	0.476%	0.422%
18 Months	1.125%	0.932%	0.790%	0.684%	0.601%	0.535%	0.481%	0.426%
24 Months	1.136%	0.942%	0.798%	0.691%	0.607%	0.540%	0.485%	0.431%

Benefits retroactive to the first day of confinement

<u>Benefit</u>								
<u>Period</u>	<i>1 Day</i>	<i>2 Days</i>	<i>3 Days</i>	<i>4 Days</i>	<i>5 Days</i>	<i>6 Days</i>	<i>7 Days</i>	<i>8 Days</i>
6 Months	1.285%	1.185%	1.079%	0.988%	0.909%	0.836%	0.836%	0.603%
9 Months	1.292%	1.192%	1.086%	0.995%	0.916%	0.843%	0.843%	0.610%
12 Months	1.305%	1.204%	1.097%	1.005%	0.925%	0.852%	0.852%	0.616%
18 Months	1.318%	1.216%	1.108%	1.015%	0.934%	0.860%	0.860%	0.622%
24 Months	1.331%	1.229%	1.119%	1.025%	0.944%	0.869%	0.869%	0.628%

Divide the above loadings by (Avg. PS for case /100,000)

The loads above are then applied to the factors shown below for the minimum of the percentage of principal sum and monthly benefit amount selected by the policyholder.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

**In-Hospital Indemnity Benefit - not for use with the Dislocation/Fractures Benefit
 (Continued)**

Limiting % of PS	Maximum Dollar Limit Imposed on Rider Benefit				
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
1.00%	57.02%	73.44%	81.67%	84.38%	84.92%
2.00%	71.83%	114.04%	132.65%	146.87%	157.94%
3.00%	77.99%	132.55%	171.05%	191.14%	206.79%
4.00%	81.86%	143.66%	189.78%	228.07%	249.64%
5.00%	84.87%	150.09%	204.39%	246.96%	285.09%
6.00%	87.76%	155.99%	215.49%	265.11%	304.14%
7.00%	88.90%	160.72%	222.19%	276.22%	322.39%
8.00%	90.04%	163.72%	228.09%	287.32%	336.94%
9.00%	91.18%	166.73%	233.98%	294.29%	348.05%
10.00%	92.33%	169.73%	239.58%	300.18%	359.15%
12.00%	93.85%	175.52%	245.59%	311.98%	372.28%
15.00%	94.70%	178.95%	254.60%	324.45%	389.97%
20.00%	96.12%	184.65%	265.57%	339.46%	409.31%

If the amount of time after an accident for the claim to be incurred varies from the standard 365-day period use the following factors:

Amount of Time After Accident for Claim to be Incurred	Adjustment Factor
30 Days	0.980
60 Days	0.985
90 Days	0.990
120 Days	0.993
180 Days	0.995
365 Days	1.000

If successive periods of hospital confinement must be separated by the period of time shown below use the following factors:

Period of Successive Hospital Confinements	Adjustment Factor
>60 Days	0.98
>90 Days	0.99
>120 Days	1.00

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

In Hospital Indemnity Benefit - for use with the Dislocation/Fractures Benefit

\$2.2527 Unadjusted Annual Gross Premium per \$100 daily benefit
 x Elimination Period Adjustment Factor
 x Maximum Benefit Duration Adjustment Factor
 x Period Between Consecutive Confinement Adjustment Factor
 x Retroactive Benefit Adjustment Factor (if applicable)

=Adjusted Annual Gross Premium per \$100 daily benefit

Premium Adjustment Factors for Elimination Period:

Elimination Period (Days)	Adjustment
1	1.557
2	1.242
3	1.000
4	0.835
5	0.721
6	0.642
7	0.580
8	0.528

Premium Adjustment Factors for Benefits Retroactive to Beginning of Elimination Period:

Elimination Period (Days)	Adjustment
1	1.267
2	1.450
3	1.589
4	1.623
5	1.692
6	1.758
7	1.832
8	1.913

Premium Adjustment Factors for Maximum Benefit Duration:

Days	Adjustment
30	0.886
60	0.965
90	1.000
180	1.039

Premium Adjustment Factors for Period Between Successive Hospital Confinements:

Days	Adjustment
60	0.98
90	0.99
120	1.00

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Loss of Use Benefit

- Loadings as a % of AD rates per \$1,000

Category of Injury	% PS	Loss Occurs within 90 days	Loss Occurs within 120 Days	Loss Occurs within 180 Days	Loss Occurs within 365 Days
1 Arm of 1 Leg	25%	1.85%	1.86%	1.88%	1.95%
Both Arms	50%	0.21%	0.21%	0.21%	0.22%
Both Legs	50%	0.41%	0.42%	0.42%	0.44%
1 Arm and 1 Leg on Same Side of Body	50%	2.24%	2.26%	2.28%	2.36%
Both Arms and Both Legs	100%	1.46%	1.47%	1.48%	1.54%
		6.18%	6.21%	6.27%	6.50%

- For different percentages of principal sums for both arms, both legs, one arm or one leg, and one arm and one leg on the same side of the body, multiply the appropriate percentage by the corresponding rate and divide by the percentages of principal sums shown above.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Natural Disaster Benefit - Dollar Amount

- The premium load is applied against the \$100,000 AD&D base premium rates.
- Benefit covers accidental death and dismemberment, coma, paralysis and loss of use.
- The premium load per \$1,000 of natural disaster coverage is 0.0040%. Multiply this load by the ratio [Natural Disaster Benefit/1,000] and then apply it against the \$100,000 AD&D base premium rate.
- To adjust for a different average PS for a case (e.g., 75,000), multiply the load for the selected benefit amount by [100,000 / Avg. PS of Case].
- **At a minimum, a premium load of 0.25% should be charged for this benefit.**

Natural Disaster Benefit - Percentage of Principal Sum

- The premium load is applied against the \$100,000 AD&D base premium rates.
- Benefit covers accidental death and dismemberment, coma, paralysis and loss of use.
- The premium load per \$1,000 of natural disaster coverage is 0.0040%. Multiply this load by the ratio [Natural Disaster Benefit/1,000] and then apply it against the \$100,000 AD&D base premium rate.
- In order to compute loads for benefit amounts that are the lesser of one of the limiting percents and maximum dollar amounts listed below, multiply the above loading by the applicable percentage listed below.
- To adjust for a different average PS for a case (e.g., 75,000), multiply this load for the selected benefit amount by [100,000 / Avg. PS of Case].
- **At a minimum, a premium load of 0.25% should be charged for this benefit.**
- In order to include more than one of the above benefits, compute the rates separately and add the resulting values together.

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT								
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000
1.00%	0.67%	0.86%	0.96%	0.99%	1.00%	1.00%	1.00%	1.00%	1.00%
2.00%	0.85%	1.34%	1.56%	1.73%	1.86%	1.92%	1.98%	1.99%	2.00%
3.00%	0.92%	1.56%	2.01%	2.25%	2.44%	2.59%	2.72%	2.83%	2.89%
4.00%	0.96%	1.69%	2.23%	2.69%	2.94%	3.12%	3.31%	3.46%	3.59%
5.00%	1.00%	1.77%	2.41%	2.91%	3.36%	3.62%	3.81%	4.00%	4.18%
10.00%	1.09%	2.00%	2.82%	3.53%	4.23%	4.81%	5.36%	5.82%	6.27%
15.00%	1.12%	2.11%	3.00%	3.82%	4.59%	5.30%	6.01%	6.64%	7.22%
20.00%	1.13%	2.17%	3.13%	4.00%	4.82%	5.64%	6.36%	7.07%	7.78%
25.00%	1.14%	2.21%	3.19%	4.15%	5.00%	5.82%	6.64%	7.42%	8.13%
30.00%	1.14%	2.23%	3.26%	4.21%	5.17%	6.00%	6.82%	7.64%	8.46%
35.00%	1.15%	2.25%	3.31%	4.28%	5.23%	6.17%	7.00%	7.82%	8.64%
40.00%	1.15%	2.26%	3.33%	4.35%	5.30%	6.25%	7.17%	8.00%	8.82%
45.00%	1.15%	2.28%	3.35%	4.41%	5.37%	6.32%	7.27%	8.17%	8.99%
50.00%	1.16%	2.28%	3.36%	4.43%	5.44%	6.39%	7.34%	8.29%	9.17%
75.00%	1.17%	2.30%	3.42%	4.51%	5.58%	6.64%	7.68%	8.63%	9.58%
100.00%	1.18%	2.31%	3.44%	4.56%	5.66%	6.72%	7.79%	8.86%	9.92%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Natural Disaster Benefit - Percentage of Principal Sum (Continued)

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT					
	\$10,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.00%	2.94%	3.00%	3.00%	3.00%	3.00%	3.00%
4.00%	3.72%	4.00%	4.00%	4.00%	4.00%	4.00%
5.00%	4.32%	4.97%	5.00%	5.00%	5.00%	5.00%
10.00%	6.71%	8.65%	9.30%	9.62%	9.89%	9.94%
15.00%	7.80%	11.25%	12.18%	12.97%	13.62%	14.16%
20.00%	8.46%	13.43%	14.70%	15.62%	16.54%	17.30%
25.00%	8.84%	14.54%	16.79%	18.09%	19.06%	19.99%
30.00%	9.18%	15.61%	17.91%	20.14%	21.45%	22.51%
35.00%	9.46%	16.26%	18.98%	21.27%	23.50%	24.80%
40.00%	9.64%	16.92%	19.84%	22.35%	24.64%	26.86%
45.00%	9.82%	17.33%	20.49%	23.41%	25.72%	28.01%
50.00%	9.99%	17.67%	21.15%	24.07%	26.79%	29.08%
75.00%	10.54%	19.10%	22.96%	26.51%	30.06%	33.18%
100.00%	10.87%	19.99%	24.10%	28.21%	31.80%	35.35%

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT					
	\$50,000	\$70,000	\$80,000	\$90,000	\$100,000	\$125,000
1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.00%	14.70%	15.00%	15.00%	15.00%	15.00%	15.00%
20.00%	18.60%	19.78%	19.87%	19.96%	20.00%	20.00%
25.00%	21.62%	23.78%	24.31%	24.75%	24.84%	25.00%
30.00%	24.35%	27.25%	28.31%	28.85%	29.39%	29.86%
35.00%	26.87%	30.27%	31.57%	32.85%	33.39%	34.64%
40.00%	29.40%	33.08%	34.59%	35.89%	37.20%	38.74%
45.00%	31.52%	35.61%	37.45%	38.92%	40.22%	42.74%
50.00%	33.57%	38.13%	39.97%	41.81%	43.24%	46.50%
75.00%	39.02%	48.21%	51.66%	54.27%	56.27%	60.88%
100.00%	42.29%	53.58%	58.160x0	62.75%	67.14%	73.49%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Natural Disaster Benefit - Percentage of Principal Sum (Continued)

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT						
	\$150,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000	\$325,000
1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
35.00%	34.87%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
40.00%	39.66%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
45.00%	44.09%	44.90%	45.00%	45.00%	45.00%	45.00%	45.00%
50.00%	48.09%	49.69%	49.91%	50.00%	50.00%	50.00%	50.00%
75.00%	64.86%	70.79%	72.13%	73.48%	74.30%	74.53%	74.75%
100.00%	78.10%	86.48%	89.74%	93.00%	94.83%	96.18%	97.53%

Limiting Percentage of Principal Sum	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT					
	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	PS> \$475,000
1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%
50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
75.00%	74.98%	75.00%	75.00%	75.00%	75.00%	75.00%
100.00%	98.88%	99.15%	99.37%	99.60%	99.82%	100.00%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Natural Disaster Benefit - Percentage of Principal Sum (Continued)

Example of Computation:

If the benefit amount is the lesser of 50% of the insured's PS or \$100,000 for a claim under this benefit, the following load will be applied to the basic AD&D premium rate per \$100,000:

- Assume the Natural Disaster Benefit =\$100,000.

$$\text{Premium Load} = (\$100,000/1,000) * (0.004\%) * (43.24\%) = 0.17\%.$$

However, the premium load will be increased to 0.25% since that is the minimum premium load to charged.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Occupational Hepatitis Benefit

Loading as a % of AD rate per \$100,000:

-- 18.50% per \$500 monthly benefit for the following states:

Arizona	California
Florida	Louisiana
Michigan	Mississippi
Missouri	New Mexico
North Carolina	Tennessee
Texas	Wyoming

-- 9.20% per \$500 monthly benefit for all other states.

Institutions specializing in service to the high-risk patient populations listed below receive the following rate regardless of the state in which the institution is located:

-- 36.90% per \$500 monthly benefit

The special high-risk populations are:

Hemodialysis patients
Mentally retarded
Intravenous drug users

For rating purposes, an institution should be considered to specialize in the care of these specified patient populations if such populations historically comprise 30% or more of the institution's total patient population 50% or more of the time or are expected to comprise such percentage during the coverage period.

Benefits are \$500 or \$1,000 per month, payable starting on the last day of the month which immediately follows the month the Insured tests positive for occupationally transmitted Hepatitis and otherwise meets the conditions specified in the rider, for 12 consecutive months or until: 1) the date the Insured dies; or 2) the date the Insured recovers from Hepatitis, whichever occurs first.

Note: Above assumes a base AD benefit of \$100,000. If the average AD Benefit is not \$100,000, multiply the premium load by the ratio [100,000 / Avg. AD Benefit of Case].

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Occupational HIV Benefit

Loading as a % of AD rate per \$100,000:

- 0.50% per \$500 monthly benefit up to \$1,500 monthly benefit
- 0.63% per \$500 monthly benefit if monthly benefits exceed \$1,500

Benefits range from \$500 to \$3,000 per month (\$500 increments), payable starting on the last day of the month which immediately follows the month the Insured tests positive for occupationally transmitted HIV and otherwise meets the conditions specified in the rider, for 60 consecutive months or until the date the Insured dies, whichever occurs first.

Note: Above assumes a base AD benefit of \$100,000. If the average AD Benefit is not \$100,000, multiply the premium load by the ratio [100,000 / Avg. AD Benefit of Case].

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Paralysis Benefit

- Loadings as a % of AD rates per \$1,000

<u>Category of Injury</u>	<u>%PS</u>	<u>Loss occurs within 90 days</u>	<u>Loss occurs within 120 days</u>	<u>Loss occurs within 180 days</u>	<u>Loss occurs within 365 days</u>
Quadriplegia	100%	1.09%	1.10%	1.11%	1.15%
Paraplegia	50%	0.86%	0.86%	0.87%	0.90%
Hemiplegia	50%	0.76%	0.76%	0.77%	0.80%
Uniplegia	25%	0.38%	0.38%	0.39%	0.40%
Total		3.09%	3.10%	3.14%	3.25%

- For different paraplegia and hemiplegia percentages of principal sums multiply the appropriate percentage by the above paraplegia and hemiplegia rates and divide by the percentages of principal sums shown above.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Permanent Total Disability - Periodic Payment

Loadings as a % of AD rates per \$1,000	10.0%
Loadings as a % of ADD rates per \$1,000	9.2%
Payments not vested upon completion of disability waiting period:	
Loadings as a % of AD rates per \$1,000	9.5%
Loadings as a % of ADD rates per \$1,000	8.7%

Coverage at Age 70 and above Principal Sum Options

Below are the standard age 70 and over principal sum reduction options:

Age Group	Option 1	Option 2	Option 3	Option 4	Option 5
21-69	100.0%	100.0%	100.0%	100.0%	100.0%
70-74	65.0%	100.0%	82.5%	100.0%	65.0%
75-79	45.0%	45.0%	57.5%	57.5%	57.5%
80-84	30.0%	30.0%	37.5%	37.5%	37.5%
85 +	15.0%	15.0%	20.0%	20.0%	20.0%

For option 1 Permanent Total Disability is available for all ages

For option 2 Permanent Total Disability is available for all ages

For option 3 Permanent Total Disability is available up to age 69

For option 4 Permanent Total Disability is available up to age 74

For option 5 Permanent Total Disability is available up to age 74

Multiply the AD rate for losses incurred within 365 days of the date of loss by the following factors if the covered loss must be incurred

Time for Specific Loss to Occur	Adjustment Factor
90 Days	95.0%
120 Days	95.5%
180 Days	96.5%
365 Days	100.0%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Permanent Total Disability - Single Payment

Loadings as a % of AD rates per \$1,000 20.0%
 Loadings as a % of ADD rates per \$1,000 18.3%

Coverage at Age 70 and above Principal Sum Options

Below are the standard age 70 and over principal sum reduction options:

Age Group	Option 1	Option 2	Option 3	Option 4	Option 5
21-69	100.0%	100.0%	100.0%	100.0%	100.0%
70-74	65.0%	100.0%	82.5%	100.0%	65.0%
75-79	45.0%	45.0%	57.5%	57.5%	57.5%
80-84	30.0%	30.0%	37.5%	37.5%	37.5%
85 +	15.0%	15.0%	20.0%	20.0%	20.0%

For option 1 Permanent Total Disability is available for all ages

For option 2 Permanent Total Disability is available for all ages

For option 3 Permanent Total Disability is available up to age 69

For option 4 Permanent Total Disability is available up to age 74

For option 5 Permanent Total Disability is available up to age 74

Multiply the AD rate for losses incurred within 365 days of the date of loss by the following factors if the covered loss must be incurred

Time for Specific Loss <u>to Occur</u>	Adjustment <u>Factor</u>
90 Days	95.0%
120 Days	95.5%
180 Days	96.5%
365 Days	100.0%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Policyholder Designated OSHA Safety Equipment Benefit

Loading as a % of AD&D gross premium: 8%

Psychological Therapy Benefit

- To provide psychological therapy benefit coverage upon dismemberment due to a covered accident, apply the following load to the applicable Accidental Death and Dismemberment premium rate per \$100,000: **0.45%**
- The maximum payout for this benefit is the **lesser** of [\$5,000 - \$50,000] or a selected percentage of the AD&D principal sum (either 5%, 10%, 15%, 20%, or 25%). If the expected maximum benefit is less than \$5,000, multiply the load by the ratio (expected maximum benefit/5,000).

Adjustment Factor for Medical Incurral Periods from the date of the medical service

<u>Time for Specific Loss to Occur</u>	<u>Adjustment Factor</u>
90 Days	1.00
180 Days	1.02
365 Days	1.05

Premium Load Calculation Instructions:

Annual Premium per \$100,000 AD&D: \$52.32 (= \$0.04 * 12 * 100 * 1.09)
Psychological Therapy (PT) Benefit Premium Load: 0.45%
Annual Premium for PT based on \$100,000 PS: \$0.24 (rounded to the nearest cent)

Adjustment for Other Principal Sums:

The above table assumes an average PS of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected number of sessions and amount per session by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case: \$75,000
Factor for \$100,000 AD: 0.45%
Factor for \$75,000 AD: 0.45% * (100,000 / 75,000) =0.60%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Rehabilitation Benefit

- Loadings as a % of AD rates per \$1,000

Maximum Amount	Dismemberment Only	Dismemberment & Paralysis	Dismemberment & Loss of Use
\$2,500	0.23%	0.31%	0.39%
\$5,000	0.45%	0.61%	0.78%
\$7,500	0.68%	0.92%	1.16%
\$10,000	0.90%	1.23%	1.55%
\$15,000	1.35%	1.84%	2.33%
\$20,000	1.80%	2.45%	3.10%
\$25,000	2.25%	3.06%	3.88%
\$30,000	2.70%	3.68%	4.65%
\$35,000	3.15%	4.29%	5.43%
\$40,000	3.60%	4.90%	6.20%
\$45,000	4.05%	5.51%	6.98%
\$50,000	4.50%	6.13%	7.75%
\$55,000	4.52%	6.16%	7.79%
\$60,000	4.54%	6.19%	7.83%
\$65,000	4.56%	6.22%	7.86%
\$70,000	4.58%	6.24%	7.89%
\$75,000	4.60%	6.26%	7.92%
\$80,000	4.61%	6.28%	7.94%
\$85,000	4.62%	6.30%	7.96%
\$90,000	4.64%	6.32%	7.99%
\$95,000	4.65%	6.33%	8.01%
\$100,000	4.66%	6.35%	8.02%
\$105,000	4.67%	6.36%	8.04%
\$110,000	4.68%	6.37%	8.06%
\$115,000	4.69%	6.39%	8.07%
\$120,000	4.70%	6.40%	8.09%
\$125,000	4.70%	6.41%	8.10%
\$130,000	4.71%	6.42%	8.11%
\$135,000	4.72%	6.43%	8.12%
\$140,000	4.72%	6.43%	8.13%
\$145,000	4.73%	6.44%	8.14%
\$150,000	4.73%	6.45%	8.15%
\$155,000	4.74%	6.46%	8.16%
\$160,000	4.74%	6.46%	8.17%
\$165,000	4.75%	6.47%	8.18%
\$170,000	4.75%	6.47%	8.18%
\$175,000	4.76%	6.48%	8.19%
\$180,000	4.76%	6.48%	8.20%
\$185,000	4.76%	6.49%	8.20%
\$190,000	4.77%	6.49%	8.21%
\$195,000	4.77%	6.50%	8.22%
\$200,000	4.77%	6.50%	8.22%
\$205,000	4.78%	6.51%	8.23%
\$210,000	4.78%	6.51%	8.23%
\$215,000	4.78%	6.51%	8.24%
\$220,000	4.78%	6.52%	8.24%
\$225,000	4.79%	6.52%	8.24%
\$230,000	4.79%	6.52%	8.25%
\$235,000	4.79%	6.53%	8.25%
\$240,000	4.79%	6.53%	8.26%
\$245,000	4.80%	6.53%	8.26%
\$250,000	4.80%	6.54%	8.26%

Divide the above loadings by (the average PS for each case ÷ \$100,000).

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Rehabilitative Therapy Rider

Annual premium \$6.8740 per \$1,000 benefit.

Repatriation of Remains Benefit

- The following loads are applied to the applicable base Accidental Death Only premium rate per \$100,000. Benefits provided are independent of the insured's Accidental Death Principal Sum.

Maximum Benefit		Maximum Benefit		Maximum Benefit	
\$5,000	0.134%	\$550,000	0.309%	\$1,475,000	0.346%
\$10,000	0.201%	\$575,000	0.310%	\$1,500,000	0.347%
\$15,000	0.222%	\$600,000	0.311%	\$1,525,000	0.348%
\$20,000	0.242%	\$625,000	0.312%	\$1,550,000	0.349%
\$25,000	0.252%	\$650,000	0.313%	\$1,575,000	0.350%
\$30,000	0.257%	\$675,000	0.314%	\$1,600,000	0.351%
\$35,000	0.262%	\$700,000	0.315%	\$1,625,000	0.352%
\$40,000	0.267%	\$725,000	0.316%	\$1,650,000	0.353%
\$45,000	0.272%	\$750,000	0.317%	\$1,675,000	0.354%
\$50,000	0.277%	\$775,000	0.318%	\$1,700,000	0.355%
\$55,000	0.278%	\$800,000	0.319%	\$1,725,000	0.356%
\$60,000	0.280%	\$825,000	0.320%	\$1,750,000	0.357%
\$65,000	0.281%	\$850,000	0.321%	\$1,775,000	0.358%
\$70,000	0.283%	\$875,000	0.322%	\$1,800,000	0.359%
\$75,000	0.284%	\$900,000	0.323%	\$1,825,000	0.360%
\$80,000	0.285%	\$925,000	0.324%	\$1,850,000	0.361%
\$85,000	0.287%	\$950,000	0.325%	\$1,875,000	0.362%
\$90,000	0.288%	\$975,000	0.326%	\$1,900,000	0.363%
\$95,000	0.290%	\$1,000,000	0.327%	\$1,925,000	0.364%
\$100,000	0.291%	\$1,025,000	0.328%	\$1,950,000	0.365%
\$125,000	0.292%	\$1,050,000	0.329%	\$1,975,000	0.366%
\$150,000	0.293%	\$1,075,000	0.330%	\$2,000,000	0.367%
\$175,000	0.294%	\$1,100,000	0.331%	\$2,025,000	0.368%
\$200,000	0.295%	\$1,125,000	0.332%	\$2,050,000	0.369%
\$225,000	0.296%	\$1,150,000	0.333%	\$2,075,000	0.370%
\$250,000	0.297%	\$1,175,000	0.334%	\$2,100,000	0.371%
\$275,000	0.298%	\$1,200,000	0.335%	\$2,125,000	0.372%
\$300,000	0.299%	\$1,225,000	0.336%	\$2,150,000	0.373%
\$325,000	0.300%	\$1,250,000	0.337%	\$2,175,000	0.374%
\$350,000	0.301%	\$1,275,000	0.338%	\$2,200,000	0.375%
\$375,000	0.302%	\$1,300,000	0.339%	\$2,225,000	0.376%
\$400,000	0.303%	\$1,325,000	0.340%	\$2,250,000	0.377%
\$425,000	0.304%	\$1,350,000	0.341%	\$2,275,000	0.378%
\$450,000	0.305%	\$1,375,000	0.342%	\$2,300,000	0.379%
\$475,000	0.306%	\$1,400,000	0.343%	\$2,325,000	0.380%
\$500,000	0.307%	\$1,425,000	0.344%	\$2,350,000	0.381%
\$525,000	0.308%	\$1,450,000	0.345%	\$2,375,000	0.382%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Repatriation of Remains Benefit (Continued)

Maximum Benefit		Maximum Benefit		Maximum Benefit	
\$2,400,000	0.383%	\$3,275,000	0.418%	\$4,150,000	0.453%
\$2,425,000	0.384%	\$3,300,000	0.419%	\$4,175,000	0.454%
\$2,450,000	0.385%	\$3,325,000	0.420%	\$4,200,000	0.455%
\$2,475,000	0.386%	\$3,350,000	0.421%	\$4,225,000	0.456%
\$2,500,000	0.387%	\$3,375,000	0.422%	\$4,250,000	0.457%
\$2,525,000	0.388%	\$3,400,000	0.423%	\$4,275,000	0.458%
\$2,550,000	0.389%	\$3,425,000	0.424%	\$4,300,000	0.459%
\$2,575,000	0.390%	\$3,450,000	0.425%	\$4,325,000	0.460%
\$2,600,000	0.391%	\$3,475,000	0.426%	\$4,350,000	0.461%
\$2,625,000	0.392%	\$3,500,000	0.427%	\$4,375,000	0.462%
\$2,650,000	0.393%	\$3,525,000	0.428%	\$4,400,000	0.463%
\$2,675,000	0.394%	\$3,550,000	0.429%	\$4,425,000	0.464%
\$2,700,000	0.395%	\$3,575,000	0.430%	\$4,450,000	0.465%
\$2,725,000	0.396%	\$3,600,000	0.431%	\$4,475,000	0.466%
\$2,750,000	0.397%	\$3,625,000	0.432%	\$4,500,000	0.467%
\$2,775,000	0.398%	\$3,650,000	0.433%	\$4,525,000	0.468%
\$2,800,000	0.399%	\$3,675,000	0.434%	\$4,550,000	0.469%
\$2,825,000	0.400%	\$3,700,000	0.435%	\$4,575,000	0.470%
\$2,850,000	0.401%	\$3,725,000	0.436%	\$4,600,000	0.471%
\$2,875,000	0.402%	\$3,750,000	0.437%	\$4,625,000	0.472%
\$2,900,000	0.403%	\$3,775,000	0.438%	\$4,650,000	0.473%
\$2,925,000	0.404%	\$3,800,000	0.439%	\$4,675,000	0.474%
\$2,950,000	0.405%	\$3,825,000	0.440%	\$4,700,000	0.475%
\$2,975,000	0.406%	\$3,850,000	0.441%	\$4,725,000	0.476%
\$3,000,000	0.407%	\$3,875,000	0.442%	\$4,750,000	0.477%
\$3,025,000	0.408%	\$3,900,000	0.443%	\$4,775,000	0.478%
\$3,050,000	0.409%	\$3,925,000	0.444%	\$4,800,000	0.479%
\$3,075,000	0.410%	\$3,950,000	0.445%	\$4,825,000	0.480%
\$3,100,000	0.411%	\$3,975,000	0.446%	\$4,850,000	0.481%
\$3,125,000	0.412%	\$4,000,000	0.447%	\$4,875,000	0.482%
\$3,150,000	0.413%	\$4,025,000	0.448%	\$4,900,000	0.483%
\$3,175,000	0.414%	\$4,050,000	0.449%	\$4,925,000	0.484%
\$3,200,000	0.415%	\$4,075,000	0.450%	\$4,950,000	0.485%
\$3,225,000	0.416%	\$4,100,000	0.451%	\$4,975,000	0.486%
\$3,250,000	0.417%	\$4,125,000	0.452%	\$5,000,000	0.487%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Repatriation of Remains Benefit (Continued)

Premium Load Calculation Instructions:

Average AD Only Principal Sum (PS):	\$100,000
Annual Premium for \$100,000 PS:	\$48.00 (= \$0.04 * 12 * 100)
Selected Repatriation Benefit (Repat):	\$25,000 maximum
Repat Premium Load from above table:	0.252%
Repat Premium:	\$0.12 (= \$48.00 * 0.252%, rounded to the nearest cent)

Adjustment for Other Principal Sums:

The above table assumes an average PS of \$100,000. To adjust for a different average PS for a case (e.g., 75,000), multiply the appropriate factor for the selected number of sessions and amount per session by [100,000 / Avg. PS of Case]. An example calculation follows:

Average PS for Case:	\$75,000
Selected Benefit Amount:	\$25,000 maximum
Factor for \$100,000 AD:	0.252%
Factor for \$75,000 AD:	$0.252\% * (100,000 / 75,000) = 0.336\%$

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Seat Belt Benefit - Dollar Amount

- To provide for seat belt/child restraint bonus benefits with the following flat amounts, multiply the AD rate per \$1,000 by the following loadings:

Benefit Amount		Benefit Amount	
\$5,000	0.9%	\$130,000	22.3%
\$10,000	1.7%	\$135,000	23.1%
\$15,000	2.6%	\$140,000	24.0%
\$20,000	3.4%	\$145,000	24.9%
\$25,000	4.3%	\$150,000	25.7%
\$30,000	5.2%	\$155,000	26.6%
\$35,000	6.0%	\$160,000	27.4%
\$40,000	6.9%	\$165,000	28.3%
\$45,000	7.7%	\$170,000	29.1%
\$50,000	8.6%	\$175,000	30.0%
\$55,000	9.5%	\$180,000	30.8%
\$60,000	10.3%	\$185,000	31.7%
\$65,000	11.2%	\$190,000	32.6%
\$70,000	12.0%	\$195,000	33.4%
\$75,000	12.9%	\$200,000	34.3%
\$80,000	13.7%	\$205,000	35.1%
\$85,000	14.6%	\$210,000	36.0%
\$90,000	15.4%	\$215,000	36.8%
\$95,000	16.3%	\$220,000	37.7%
\$100,000	17.2%	\$225,000	38.5%
\$105,000	18.0%	\$230,000	39.4%
\$110,000	18.9%	\$235,000	40.3%
\$115,000	19.7%	\$240,000	41.1%
\$120,000	20.6%	\$245,000	42.0%
\$125,000	21.4%	\$250,000	42.8%

Divide the above loadings by (the average PS for each case + \$100,000)

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Seat Belt Benefit - Dollar Amount (Continued)

- To provide for air bag bonus benefits with the following flat amounts, multiply the AD rate per \$1,000 by the following loads:

Benefit Amount		Benefit Amount	
\$2,500	0.3%	\$120,000	12.0%
\$5,000	0.5%	\$125,000	12.5%
\$7,500	0.8%	\$130,000	13.0%
\$10,000	1.0%	\$135,000	13.5%
\$12,500	1.3%	\$140,000	14.0%
\$15,000	1.5%	\$145,000	14.5%
\$17,500	1.8%	\$150,000	15.0%
\$20,000	2.0%	\$155,000	15.5%
\$22,500	2.3%	\$160,000	16.0%
\$25,000	2.5%	\$165,000	16.5%
\$30,000	3.0%	\$170,000	17.0%
\$35,000	3.5%	\$175,000	17.5%
\$40,000	4.0%	\$180,000	18.0%
\$45,000	4.5%	\$185,000	18.5%
\$50,000	5.0%	\$190,000	19.0%
\$55,000	5.5%	\$195,000	19.5%
\$60,000	6.0%	\$200,000	20.0%
\$65,000	6.5%	\$205,000	20.5%
\$70,000	7.0%	\$210,000	21.0%
\$75,000	7.5%	\$215,000	21.5%
\$80,000	8.0%	\$220,000	22.0%
\$85,000	8.5%	\$225,000	22.5%
\$90,000	9.0%	\$230,000	23.0%
\$95,000	9.5%	\$235,000	23.5%
\$100,000	10.0%	\$240,000	24.0%
\$105,000	10.5%	\$245,000	24.5%
\$110,000	11.0%	\$250,000	25.0%
\$115,000	11.5%		

Divide the above loadings by (the average PS for each case + \$100,000)

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Seat Belt Benefit - Percentage of Principal Sum Amount

- To provide for seat belt/child restraint bonus benefits with the following percentages of AD principal sum, multiply the AD rate per \$1,000 by the following loads:

10%	1.72%
15%	2.58%
20%	3.44%
25%	4.30%
30%	5.16%
35%	6.02%
40%	6.88%
45%	7.74%
50%	8.60%

55%	9.46%
60%	10.32%
65%	11.18%
70%	12.04%
75%	12.90%
80%	13.76%
85%	14.62%
90%	15.48%
95%	16.34%
100%	17.20%

- To provide for air bag bonus benefits with the following percentages of AD principal sum, multiply the AD rate per \$1,000 by the following loads:

5%	0.50%
10%	1.00%
15%	1.50%
20%	2.00%
25%	2.50%
30%	3.00%
35%	3.50%
40%	4.00%
45%	4.50%
50%	5.00%

55%	5.50%
60%	6.00%
65%	6.50%
70%	7.00%
75%	7.50%
80%	8.00%
85%	8.50%
90%	9.00%
95%	9.50%
100%	10.00%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Seat Belt Benefit - Percentage of Principal Sum Amount (continued)

- If the PS amount is the lesser of the following limiting amounts and the percentages of insured's PS shown below, multiply the AD rate by 17.2% for seat belt/child restraint bonus rates and 10% for air bag bonus rates and then multiply by the following factors to get the appropriate load.

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT								
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
5.0%	3.36%	4.32%	4.81%	4.97%	5.00%	5.00%	5.00%	5.00%	5.00%
10.0%	4.23%	6.71%	7.81%	8.65%	9.30%	9.62%	9.89%	9.94%	9.98%
15.0%	4.59%	7.80%	10.07%	11.25%	12.18%	12.97%	13.62%	14.16%	14.43%
20.0%	4.82%	8.46%	11.17%	13.43%	14.70%	15.62%	16.54%	17.30%	17.95%
25.0%	5.00%	8.84%	12.03%	14.54%	16.79%	18.09%	19.06%	19.99%	20.91%
30.0%	5.17%	9.18%	12.69%	15.61%	17.91%	20.14%	21.45%	22.51%	23.43%
35.0%	5.23%	9.46%	13.08%	16.26%	18.98%	21.27%	23.50%	24.80%	25.95%
40.0%	5.30%	9.64%	13.43%	16.92%	19.84%	22.35%	24.64%	26.86%	28.16%
45.0%	5.37%	9.82%	13.78%	17.33%	20.49%	23.41%	25.72%	28.01%	30.21%
50.0%	5.44%	9.99%	14.11%	17.67%	21.15%	24.07%	26.79%	29.08%	31.37%
55.0%	5.50%	10.17%	14.28%	18.02%	21.57%	24.72%	27.64%	30.16%	32.45%
60.0%	5.53%	10.33%	14.46%	18.37%	21.92%	25.38%	28.30%	31.22%	33.52%
65.0%	5.54%	10.40%	14.64%	18.72%	22.27%	25.82%	28.95%	31.87%	34.60%
70.0%	5.56%	10.47%	14.81%	18.93%	22.61%	26.16%	29.61%	32.53%	35.45%
75.0%	5.58%	10.54%	14.99%	19.10%	22.96%	26.51%	30.06%	33.18%	36.10%
80.0%	5.59%	10.60%	15.17%	19.28%	23.31%	26.86%	30.41%	33.83%	36.76%
85.0%	5.61%	10.67%	15.34%	19.46%	23.57%	27.21%	30.76%	34.31%	37.41%
90.0%	5.63%	10.74%	15.50%	19.63%	23.75%	27.55%	31.10%	34.66%	38.06%
95.0%	5.64%	10.80%	15.57%	19.81%	23.92%	27.90%	31.45%	35.00%	38.55%
100.0%	5.66%	10.87%	15.64%	19.99%	24.10%	28.21%	31.80%	35.35%	38.90%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Seat Belt Benefit - Percentage of Principal Sum Amount (continued)

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT											
	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	
5.0%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	
10.0%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	
15.0%	14.70%	14.91%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	
20.0%	18.60%	19.24%	19.78%	19.87%	19.96%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	
25.0%	21.62%	22.92%	23.78%	24.31%	24.75%	24.84%	25.00%	25.00%	25.00%	25.00%	25.00%	
30.0%	24.35%	25.94%	27.25%	28.31%	28.85%	29.39%	29.86%	30.00%	30.00%	30.00%	30.00%	
35.0%	26.87%	28.72%	30.27%	31.57%	32.85%	33.39%	34.64%	34.87%	35.00%	35.00%	35.00%	
40.0%	29.40%	31.24%	33.08%	34.59%	35.89%	37.20%	38.74%	39.66%	39.88%	40.00%	40.00%	
45.0%	31.52%	33.76%	35.61%	37.45%	38.92%	40.22%	42.74%	44.09%	44.67%	44.90%	45.00%	
50.0%	33.57%	36.18%	38.13%	39.97%	41.81%	43.24%	46.50%	48.09%	49.44%	49.69%	49.91%	
55.0%	34.74%	38.23%	40.65%	42.49%	44.34%	46.18%	49.52%	52.09%	53.44%	54.47%	54.70%	
60.0%	35.82%	40.29%	42.89%	45.02%	46.86%	48.70%	52.54%	55.80%	57.44%	58.79%	59.49%	
65.0%	36.89%	41.47%	44.95%	47.54%	49.38%	51.23%	55.56%	58.82%	61.44%	62.79%	64.13%	
70.0%	37.96%	42.55%	47.00%	49.61%	51.91%	53.75%	58.36%	61.84%	65.10%	66.79%	68.13%	
75.0%	39.02%	43.62%	48.21%	51.66%	54.27%	56.27%	60.88%	64.86%	68.12%	70.79%	72.13%	
80.0%	39.68%	44.70%	49.28%	53.71%	56.32%	58.80%	63.40%	67.88%	71.14%	74.40%	76.13%	
85.0%	40.33%	45.77%	50.36%	54.94%	58.38%	60.98%	65.93%	70.53%	74.16%	77.42%	80.13%	
90.0%	40.99%	46.83%	51.43%	56.02%	60.43%	63.04%	68.45%	73.06%	77.18%	80.44%	83.70%	
95.0%	41.64%	47.48%	52.51%	57.09%	61.67%	65.09%	70.97%	75.58%	80.19%	83.46%	86.72%	
100.0%	42.29%	48.14%	53.58%	58.16%	62.75%	67.14%	73.49%	78.10%	82.71%	86.48%	89.74%	

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT										\$475,000 - \$1,000,000
	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$1,000,000	
5.0%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
10.0%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
15.0%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
20.0%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
25.0%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
30.0%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
35.0%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
40.0%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
45.0%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%
50.0%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
55.0%	54.92%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%
60.0%	59.71%	59.94%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
65.0%	64.50%	64.73%	64.95%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%
70.0%	69.29%	69.51%	69.74%	69.96%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%
75.0%	73.48%	74.30%	74.53%	74.75%	74.98%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
80.0%	77.48%	78.83%	79.32%	79.54%	79.77%	79.99%	80.00%	80.00%	80.00%	80.00%	80.00%
85.0%	81.48%	82.83%	84.11%	84.33%	84.55%	84.78%	85.00%	85.00%	85.00%	85.00%	85.00%
90.0%	85.48%	86.83%	88.18%	89.12%	89.34%	89.57%	89.79%	90.00%	90.00%	90.00%	90.00%
95.0%	89.48%	90.83%	92.18%	93.53%	94.13%	94.36%	94.58%	94.81%	95.00%	95.00%	95.00%
100.0%	93.00%	94.83%	96.18%	97.53%	98.88%	99.15%	99.37%	99.60%	99.82%	99.82%	100.00%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Security Evacuation Benefit

Occurrence	Business Travel Monthly Premium	Leisure Travel Monthly Premium
1&2	\$0.209	\$0.062
3	\$0.778	\$0.356
4	\$0.010	\$0.003
5	\$0.010	\$0.003
Total	\$1.007	\$0.425

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Severe Burn Benefit - Dollar Amount

Annual premium \$0.0906 per \$1,000 benefit

Severe Burn Benefit - Percentage of Principal Sum

- To provide the severe burn coverage, apply the following load to the applicable Accidental Death Only premium rate per \$1,000: **3.7%**.
- Severe Burn Benefit is dependent upon the Accidental Death Principal Sum (PS) and is a bonus amount.

Premium Load Calculation Instructions:

Annual Premium per \$100,000 Accidental Death: \$48.00 ($\$0.04 * 12 * 100$)
Severe Burn Premium Load: 3.7%
Annual Premium for Severe Burn based on \$100,000 PS: \$1.78 (rounded to the nearest cent)

Adjustment for Other Principal Sums:

Since this benefit is dependent on the Accidental Death PS, the premium load will always be 3.7% and should not be modified for other principal sum amounts.

Severe Burn Benefit Calculation:

- The benefit(s) to be paid under this rider depend on the area of the body which is burned. The following table indicates the maximum percentage of the Accidental Death PS which is to be paid for each specified body area:

<u>Specified Body Area</u>	<u>Max Percentage of Principal Sum</u>
Face and Neck and Head	99.0%
Hand and Forearm Below Elbow Joint (Right)	22.5%
Hand and Forearm Below Elbow Joint (Left)	22.5%
Upper Arm Below Shoulder Joint to Elbow Joint (Right)	13.5%
Upper Arm Below Shoulder Joint to Elbow Joint (Left)	13.5%
Torso Below Neck to Shoulder Joints and Hip Joints (Front)	36.0%
Torso Below Neck to Shoulder Joints and Hip Joints (Back)	36.0%
Thigh Below Hip Joint to Knee Joint (Right)	9.0%
Thigh Below Hip Joint to Knee Joint (Left)	9.0%
Foot and Lower Leg Below Knee Joint (Right)	27.0%
Foot and Lower Leg Below Knee Joint (Left)	27.0%

- In no event will more than 100% of the Principal Sum be paid if more than one area is burned during the same accident.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Terrorism Coverage

- Premium rate for Terrorism Coverage = .00061 per \$1,000 of AD&D coverage per year.
- Benefit amounts range from \$25,000 to \$100,000 in \$25,000 increments and from \$100,000 to \$5,000,000 in \$50,000 increments.
- If the notice of termination is other than the standard 10 days, increase the rate by one of the following percentages:

<u>Number of Days</u>	<u>Percentage</u>
11-20 days	1.00%
21-30 days	2.50%
31-45 days	5.00%

- If the change of premium is other than the standard 10 days, increase the above rate by one of the following percentages:

<u>Number of Days</u>	<u>Percentage</u>
11-20 days	5.00%
21-30 days	10.00%
31-45 days	20.00%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Tuition Benefit - Rev 3-99

- Available only if the Family Coverage Rider has been elected.
- Dependent Child Tuition Reimbursement loadings as a % of Family AD rates per \$1,000:

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000
2.00%	0.31%	0.36%	0.40%	0.43%	0.44%	0.45%	0.46%	0.46%
3.00%	0.36%	0.46%	0.52%	0.56%	0.59%	0.62%	0.65%	0.66%
4.00%	0.39%	0.51%	0.62%	0.67%	0.72%	0.76%	0.79%	0.82%
5.00%	0.40%	0.55%	0.67%	0.77%	0.83%	0.87%	0.92%	0.96%
6.00%	0.42%	0.58%	0.72%	0.82%	0.92%	0.98%	1.03%	1.07%
7.00%	0.43%	0.60%	0.75%	0.87%	0.97%	1.08%	1.14%	1.19%
8.00%	0.44%	0.62%	0.78%	0.91%	1.02%	1.13%	1.23%	1.29%
9.00%	0.45%	0.63%	0.79%	0.94%	1.07%	1.18%	1.28%	1.38%
10.00%	0.46%	0.65%	0.81%	0.97%	1.10%	1.23%	1.33%	1.44%
12.00%	0.47%	0.66%	0.84%	1.00%	1.16%	1.30%	1.43%	1.54%
15.00%	0.48%	0.69%	0.88%	1.05%	1.21%	1.38%	1.52%	1.65%
20.00%	0.50%	0.72%	0.92%	1.10%	1.29%	1.46%	1.62%	1.78%

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$10,000	\$12,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	\$25,000
2.00%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%
3.00%	0.67%	0.68%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
4.00%	0.85%	0.88%	0.91%	0.91%	0.91%	0.91%	0.92%	0.92%
5.00%	0.99%	1.05%	1.09%	1.10%	1.11%	1.13%	1.14%	1.15%
6.00%	1.12%	1.19%	1.25%	1.28%	1.30%	1.32%	1.35%	1.37%
7.00%	1.23%	1.32%	1.39%	1.42%	1.45%	1.51%	1.53%	1.59%
8.00%	1.35%	1.43%	1.52%	1.55%	1.58%	1.64%	1.70%	1.77%
9.00%	1.44%	1.55%	1.63%	1.67%	1.72%	1.78%	1.84%	1.96%
10.00%	1.54%	1.66%	1.75%	1.79%	1.83%	1.92%	1.98%	2.13%
12.00%	1.64%	1.85%	1.97%	2.02%	2.06%	2.15%	2.23%	2.41%
15.00%	1.79%	2.00%	2.21%	2.31%	2.37%	2.49%	2.58%	2.79%
20.00%	1.94%	2.21%	2.45%	2.56%	2.66%	2.87%	3.08%	3.37%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Tuition Benefit - Rev 3-99 (Continued)

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000
2.00%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%
3.00%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
4.00%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%
5.00%	1.16%	1.17%	1.18%	1.19%	1.20%	1.21%	1.22%	1.23%
6.00%	1.39%	1.41%	1.43%	1.45%	1.47%	1.50%	1.52%	1.54%
7.00%	1.65%	1.72%	1.78%	1.85%	1.93%	2.00%	2.08%	2.16%
8.00%	1.84%	1.92%	2.00%	2.08%	2.17%	2.25%	2.35%	2.44%
9.00%	2.09%	2.22%	2.37%	2.52%	2.69%	2.86%	3.05%	3.25%
10.00%	2.29%	2.46%	2.65%	2.85%	3.07%	3.30%	3.55%	3.82%
12.00%	2.60%	2.81%	3.04%	3.29%	3.55%	3.84%	4.15%	4.48%
15.00%	3.02%	3.26%	3.53%	3.82%	4.13%	4.46%	4.82%	5.22%
20.00%	3.69%	4.03%	4.41%	4.83%	5.28%	5.78%	6.33%	6.92%

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT						
	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
2.00%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%	0.46%
3.00%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
4.00%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%
5.00%	1.24%	1.25%	1.27%	1.28%	1.29%	1.30%	1.31%
6.00%	1.56%	1.59%	1.61%	1.63%	1.66%	1.68%	1.71%
7.00%	2.25%	2.34%	2.43%	2.52%	2.62%	2.72%	2.83%
8.00%	2.55%	2.65%	2.76%	2.87%	2.99%	3.11%	3.24%
9.00%	3.46%	3.69%	3.93%	4.18%	4.46%	4.75%	5.06%
10.00%	4.11%	4.42%	4.76%	5.12%	5.50%	5.92%	6.37%
12.00%	4.85%	5.24%	5.66%	6.12%	6.61%	7.14%	7.72%
15.00%	5.64%	6.10%	6.60%	7.14%	7.72%	8.34%	9.02%
20.00%	7.57%	8.29%	9.07%	9.92%	10.86%	11.88%	13.00%

- If a benefit is payable if the Insured or the Insured's spouse dies, multiply above factors as well as factors for No Dependent Child Benefit on the next page by 1.5
- The above loadings and the no-dependent child benefit loadings on the next page are based on a maximum age of dependent child of 23. If the maximum age is one of the following multiply the loading by the following factor:

<u>Age</u>	<u>Factor</u>
23	1.000
24	1.050
25	1.080
26	1.100
27	1.110
28	1.115
29	1.120

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Tuition Benefit - Rev 3-99 (Continued)

No Dependent Child Benefit Loading as a % of AD rate per %1,000	
2,000	0.61%
3,000	0.92%
4,000	1.22%
5,000	1.53%
6,000	1.84%
7,000	2.14%
8,000	2.45%
9,000	2.75%
10,000	3.06%

No Spouse Benefit Loading as a % of AD rate per \$1,000	
2,000	0.19%
3,000	0.28%
4,000	0.37%
5,000	0.46%
6,000	0.56%
7,000	0.65%
8,000	0.74%
9,000	0.83%
10,000	0.93%

Divide the no dependent child and the no spouse benefit loadings by (the average PS for each case + \$100,000)

Spouse Tuition Reimbursement loading as a % of AD rates per \$1,000

Limiting Percentage of PS	MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT							
	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000
2.00%	0.18%	0.21%	0.23%	0.25%	0.26%	0.26%	0.26%	0.27%
3.00%	0.21%	0.27%	0.30%	0.32%	0.35%	0.36%	0.38%	0.38%
4.00%	0.23%	0.30%	0.36%	0.39%	0.42%	0.44%	0.46%	0.48%
5.00%	0.24%	0.32%	0.39%	0.45%	0.48%	0.51%	0.53%	0.56%
6.00%	0.24%	0.34%	0.42%	0.48%	0.54%	0.57%	0.60%	0.62%
7.00%	0.25%	0.35%	0.43%	0.51%	0.57%	0.63%	0.66%	0.69%
8.00%	0.26%	0.36%	0.45%	0.53%	0.60%	0.66%	0.72%	0.75%
9.00%	0.26%	0.37%	0.46%	0.55%	0.62%	0.69%	0.75%	0.81%
10.00%	0.27%	0.38%	0.47%	0.56%	0.64%	0.71%	0.78%	0.84%
12.00%	0.28%	0.39%	0.49%	0.58%	0.68%	0.75%	0.83%	0.89%
15.00%	0.28%	0.40%	0.51%	0.61%	0.71%	0.80%	0.88%	0.96%
20.00%	0.29%	0.42%	0.53%	0.64%	0.75%	0.85%	0.94%	1.04%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, et. al.
 Rate Manual

Tuition Benefit - Rev 3-99 (Continued)

<u>Limiting Percentage of PS</u>	<u>MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT</u>							
	\$10,000	\$12,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	\$25,000
2.00%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%
3.00%	0.39%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
4.00%	0.50%	0.51%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%
5.00%	0.58%	0.61%	0.63%	0.64%	0.65%	0.66%	0.66%	0.67%
6.00%	0.65%	0.69%	0.73%	0.74%	0.76%	0.77%	0.78%	0.80%
7.00%	0.72%	0.77%	0.81%	0.82%	0.84%	0.88%	0.89%	0.92%
8.00%	0.78%	0.83%	0.88%	0.91%	0.92%	0.96%	0.99%	1.03%
9.00%	0.84%	0.90%	0.95%	0.97%	1.00%	1.04%	1.07%	1.14%
10.00%	0.90%	0.96%	1.02%	1.04%	1.07%	1.12%	1.15%	1.24%
12.00%	0.96%	1.07%	1.14%	1.18%	1.20%	1.25%	1.30%	1.40%
15.00%	1.04%	1.16%	1.29%	1.34%	1.38%	1.45%	1.50%	1.62%
20.00%	1.13%	1.28%	1.43%	1.49%	1.55%	1.67%	1.79%	1.96%

<u>Limiting Percentage of PS</u>	<u>MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT</u>							
	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000
2.00%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%
3.00%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
4.00%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%
5.00%	0.68%	0.69%	0.70%	0.71%	0.72%	0.73%	0.74%	0.76%
6.00%	0.82%	0.84%	0.86%	0.89%	0.91%	0.93%	0.96%	0.98%
7.00%	0.95%	0.98%	1.02%	1.05%	1.09%	1.12%	1.16%	1.20%
8.00%	1.07%	1.11%	1.16%	1.21%	1.26%	1.31%	1.36%	1.41%
9.00%	1.21%	1.29%	1.38%	1.47%	1.56%	1.67%	1.78%	1.89%
10.00%	1.34%	1.44%	1.55%	1.68%	1.81%	1.95%	2.10%	2.27%
12.00%	1.51%	1.62%	1.75%	1.88%	2.03%	2.18%	2.35%	2.53%
15.00%	1.75%	1.89%	2.04%	2.20%	2.38%	2.57%	2.78%	3.00%
20.00%	2.15%	2.35%	2.57%	2.82%	3.09%	3.38%	3.70%	4.05%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Tuition Benefit - Rev 3-99 (Continued)

<u>Limiting Percentage of PS</u>	<u>MAXIMUM DOLLAR LIMIT IMPOSED ON RIDER BENEFIT</u>						
	<u>\$70,000</u>	<u>\$75,000</u>	<u>\$80,000</u>	<u>\$85,000</u>	<u>\$90,000</u>	<u>\$95,000</u>	<u>\$100,000</u>
2.00%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%
3.00%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
4.00%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%
5.00%	0.77%	0.78%	0.79%	0.80%	0.81%	0.83%	0.84%
6.00%	1.00%	1.03%	1.06%	1.08%	1.11%	1.14%	1.17%
7.00%	1.24%	1.28%	1.32%	1.37%	1.42%	1.46%	1.51%
8.00%	1.47%	1.53%	1.59%	1.66%	1.72%	1.79%	1.87%
9.00%	2.02%	2.15%	2.29%	2.44%	2.60%	2.77%	2.95%
10.00%	2.44%	2.63%	2.84%	3.06%	3.30%	3.56%	3.84%
12.00%	2.73%	2.94%	3.16%	3.41%	3.67%	3.95%	4.25%
15.00%	3.24%	3.50%	3.78%	4.08%	4.41%	4.76%	5.14%
20.00%	4.43%	4.86%	5.32%	5.82%	6.38%	6.98%	7.64%

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Tuition Benefit - Rev 7-12

- Dependent Child Tuition Reimbursement Monthly Premiums

Maximum Benefit	Monthly Premium	Maximum Benefit	Monthly Premiums
\$ 2,000	\$ 0.0213	\$ 40,000	\$ 0.1699
\$ 3,000	\$ 0.0319	\$ 45,000	\$ 0.1720
\$ 4,000	\$ 0.0425	\$ 50,000	\$ 0.1724
\$ 5,000	\$ 0.0526	\$ 55,000	\$ 0.1728
\$ 6,000	\$ 0.0622	\$ 60,000	\$ 0.1731
\$ 7,000	\$ 0.0717	\$ 65,000	\$ 0.1735
\$ 8,000	\$ 0.0797	\$ 70,000	\$ 0.1739
\$ 9,000	\$ 0.0860	\$ 75,000	\$ 0.1742
\$ 10,000	\$ 0.0924	\$ 80,000	\$ 0.1746
\$ 15,000	\$ 0.1155	\$ 85,000	\$ 0.1750
\$ 20,000	\$ 0.1330	\$ 90,000	\$ 0.1754
\$ 25,000	\$ 0.1473	\$ 95,000	\$ 0.1757
\$ 30,000	\$ 0.1580	\$ 100,000	\$ 0.1761
\$ 35,000	\$ 0.1653		

For values other than those listed, monthly premium will be interpolated using the two nearest available premiums.

No Dependent Child Benefit Monthly Premiums	
\$ 1,000	\$ 0.0347
\$ 2,000	\$ 0.0694
\$ 3,000	\$ 0.1040
\$ 4,000	\$ 0.1387
\$ 5,000	\$ 0.1734
\$ 6,000	\$ 0.2081
\$ 7,000	\$ 0.2428
\$ 8,000	\$ 0.2774
\$ 9,000	\$ 0.3121
\$ 10,000	\$ 0.3468

- If a benefit is payable if the Insured or the Insured's spouse dies, multiply above factors by 1.5

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Tuition Benefit - Rev 7-12 (Continued)

- Spouse Tuition Reimbursement Monthly Premiums

Maximum Benefit	Monthly Premium	Maximum Benefit	Monthly Premiums
\$ 2,000	\$ 0.0146	\$ 40,000	\$ 0.1166
\$ 3,000	\$ 0.0219	\$ 45,000	\$ 0.1181
\$ 4,000	\$ 0.0292	\$ 50,000	\$ 0.1183
\$ 5,000	\$ 0.0361	\$ 55,000	\$ 0.1186
\$ 6,000	\$ 0.0427	\$ 60,000	\$ 0.1188
\$ 7,000	\$ 0.0492	\$ 65,000	\$ 0.1191
\$ 8,000	\$ 0.0547	\$ 70,000	\$ 0.1193
\$ 9,000	\$ 0.0590	\$ 75,000	\$ 0.1196
\$ 10,000	\$ 0.0634	\$ 80,000	\$ 0.1198
\$ 15,000	\$ 0.0793	\$ 85,000	\$ 0.1201
\$ 20,000	\$ 0.0913	\$ 90,000	\$ 0.1204
\$ 25,000	\$ 0.1011	\$ 95,000	\$ 0.1206
\$ 30,000	\$ 0.1084	\$ 100,000	\$ 0.1209
\$ 35,000	\$ 0.1135		

For values other than those listed, monthly premium will be interpolated using the two nearest available premiums.

No Spouse Benefit Monthly Premiums	
\$ 1,000	\$ 0.0374
\$ 2,000	\$ 0.0748
\$ 3,000	\$ 0.1122
\$ 4,000	\$ 0.1496
\$ 5,000	\$ 0.1870
\$ 6,000	\$ 0.2243
\$ 7,000	\$ 0.2617
\$ 8,000	\$ 0.2991
\$ 9,000	\$ 0.3365
\$ 10,000	\$ 0.3739

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

Waiver of Premium

- Loading as a % of AD rate for \$5,000,000 principal sum (PS) amount =2.8%
- PS amount waived =minimum (insured's PS, \$100,000 to \$5,000,000 in \$50,000 increments)
- Reduce waiver of premium loadings by .01% for each \$50,000 below the \$5,000,000 PS amount

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

War Risk Coverage

AD&D (Per \$1,000)

1 Week	\$0.50
2 Week	\$0.75
3 Weeks	\$1.00
1 Month	\$1.25
2 Months	\$1.75
3 Months	\$2.50
6 Months	\$3.75
12 Months	\$5.00

For time periods other than those listed, rates will be interpolated linearly.

Group Discounts:

10 to 24	10%
25 to 49	20%
50 to 99	30%
100+	40%

Note: When an employer has provided established travel patterns and there are expected to be no less than 25 persons insured at any one time, 1/10th of the annual rate may be applied to each monthly declaration of war risk exposure.

War Risk- Accident Medical Expense

Base Rates (PER \$1,000 of AME)

Benefit Maximum	1 Week	2 Weeks	3 Weeks	1 Month
Up to \$25,000	\$1.00	\$1.50	\$2.00	\$2.50
\$25,001- \$50,000	\$0.75	\$1.15	\$1.50	\$1.85
\$50,001- \$150,000	\$0.50	\$0.75	\$1.00	\$1.25
\$150,001-\$250,000	\$0.30	\$0.45	\$0.60	\$0.75

War Risk- Emergency Evacuation

Base Rates (PER \$1,000 of Evacuation)

Benefit Maximum	1 Week	2 Weeks	3 Weeks	1 Month
Up to \$25,000	\$0.08	\$0.12	\$0.16	\$0.20
\$25,001- \$50,000	\$0.15	\$0.25	\$0.30	\$0.40
\$50,001- \$150,000	\$0.20	\$0.30	\$0.40	\$0.50

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

War Risk Coverage (Continued)

War Risk- Repatriation of Remains
Base Rates (PER \$1,000 of Evacuation)

Benefit Maximum	1 Week	2 Weeks – 1 Month
Up to \$15,000	\$0.50	\$0.65
\$15,001- \$50,000	\$0.40	\$0.50

LIMITS PER PERSON

- 5 times annual gross salary for Categories 1 and 2, policy limits for AD&D all other Categories.
- Home Office approval required for Principal Sum over \$500,000 for Categories 1 and 2, or Accident Medical over \$250,000.
- Accident Medical Expense requires \$100 as a deductible.
- Sickness coverage is not available resulting from an act of war unless as part of DBA.
- Trip cancellation or Personal Effects/Baggage coverage is not available.

AGGREGATE LIMIT

- 10 times net per person to maximum of \$5,000,000.
- Home Office approval required for requests over \$5,000,000.
- Air-only aggregates are not allowed.

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

War Risk Coverage (Continued)

Minimum Premium: \$250.00

The country list and modification factors are subject to change in the future based on world conditions.

Rates contemplate a standard 15% commission. Commissions that differ must be rated for.

Modification Factors

Category	Load	Country
1	400%	Afghanistan Pakistan
2	300%	Iraq Israel (West Bank and Gaza Strip) Iran Somalia Chechnya
3	200%	Chad Democratic Republic of Congo (DRC) East Timor India (Jammu and Kashmir) Ivory Coast Lebanon Libya Nepal Nigeria Philippines Saudi Arabia Sri Lanka Sudan Syria Yemen
4	100%	Indonesia Jordan Kuwait Oman Qatar United Arab Emirates
<p>NOTE: Individuals operating in hazardous areas or with occupations closely allied with hostile activities (air crews, newspaper, film, missionaries, television, radio reporting, and /or defense contractors) should be loaded at a minimum of 200% of the above factors (i.e., use 600% for a country designated as 300%).</p>		

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual



National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

Weekly Accident Indemnity Benefit (WAI)

- Monthly Premiums based on a \$25 weekly benefit.
- Benefit amounts range from \$25 to \$2,500 in \$25 increments.

Benefit Period (in weeks)	Waiting Period (in days)							
	1	3	7	14	30	60	90	180
13	6.62	6.34	5.23	2.89	1.31	0.91	0.22	0.12
26	8.37	8.06	6.77	3.85	1.82	1.32	0.34	0.22
52	10.03	9.74	8.25	4.82	2.37	1.85	0.49	0.35
104	12.03	11.74	10.08	6.03	3.09	2.54	0.74	0.57
260	16.06	15.72	13.75	8.48	4.57	3.98	1.23	1.06

- The preceding premiums are based on 66 2/3% of the insured's salary. Adjustment factors for other benefit provisions are listed below:

<u>Benefit Provision</u>	<u>Factor</u>
Benefit percentage based on 50% of salary	0.80
Benefit percentage based on 66 2/3% of salary	1.00
Benefit percentage based on 70% of salary	1.10
Benefit percentage based on 75% of salary	1.15
Benefit percentage based on 100% of salary	1.25

- For benefits that are integrated with income from other sources, multiply by one of the following adjustment factors:

	<u>Factor</u>
Income does not exceed 50% of pre-disability salary	.5200
Income does not exceed 66 2/3% of pre-disability salary	.6920
Income does not exceed 70% of pre-disability salary	.7250
Income does not exceed 75% of pre-disability salary	.7760
Income does not exceed 100% of pre-disability salary	.8310

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

TABLE 7

PREMIUM STRUCTURE

Premium payments may be remitted weekly, bi-weekly, monthly, quarterly, semi-annually, or annually. Annual premium rates are converted to other premium payment modes by applying the appropriate factor from the modal premium adjustment schedule.

Table # Total premium per plan participant equals the sum of Part A and Part B

- Part A.**(1) AD (OR ADD) premium rate per \$1,000
 x Number of units of principal sum (to three decimal places)
 x Age 70 + reduction factor loads (if applicable)
 x Optional exclusion factors (if applicable)
 (2) x Volume discount factor
 (3) x Premium adjustment factor
 (4) x Industry factor (if applicable)
 (5) x Location code factor
 (6) x Benefit riders with percentage of premium loadings

PLUS

- Part B.**
 (7) Benefit riders with premium rates per \$ of benefit (Accidental Medical Expense, Aircraft, Day Care Rev 7-12, Tuition Rev 7-12, Security Evacuation and War Risk Coverages)
 x Number of units of principal sum (to three decimal places)
 x Premium adjustment factor

The number in parentheses refers to the table number in the proposed rate manual.

Part C.

- (8) Apply underwriting adjustment: (Part A + Part B) x Underwriting adjustment
The following underwriting adjustments may be considered to adjust the formula rates:
- i. Consistently favorable or unfavorable claim patterns
 - ii. Account exposure changes: the addition or deletion of subsidiaries; change in the demographics of the group, etc
 - iii. Account persistency with current or prior carriers
 - iv. Level of the employer's premium contribution
 - v. Employee turnover rate too high or too low
 - vi. Anticipated antiselection due to participation level in the voluntary plans
 - vii. The expiring rate of the account from other carriers is significantly different than the formula rate
 - viii. Business information provided such as premium, loss experience, exposure, is incomplete, inconsistent or incorrect
 - ix. Other AIG insurance coverage

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
Policy Form Number C11656(REV 3-99)DBG, *et. al.*
Rate Manual

x. Use of alternative sales methods

Overall underwriting adjustment will be up to +/- 25%. The magnitude of the adjustments to the formula rate will depend on the number of factors that apply in a given situation and the importance of those factors.

Part D.

- (9) For accounts that have a permissible loss ratio other than 65%, adjust the rates using the formula below:

$$[\text{Part C.(8)}] \times 65\% \div \text{permissible loss ratio}$$

TABLE 8

EXPERIENCE RATING METHODOLOGY

The formula relies on the loss ratio method to prospectively adjust the manual rate for recent account experience. The formula for the adjustment is as follows:

$$FR = [P \times (ELR \div OLR) \times CR] + [(1.00 - CR) \times MR]$$

where:

FR = The final rate

P = The prior rate (rate in effect for the year being experience rated)

ELR = Expected Loss Ratio = $[IC \div EP]$

where:

IC = The incurred claims for the experience period

The incurred claims might be adjusted by an underwriter for plan changes, shock loss, trend, etc.

EP = The earned premium for the experience period

The earned premium can be constant rated if there are prior rate adjustments.

OLR = Objective loss ratio = Pricing Loss Ratio

CR = Credibility factor (from chart 1)

MR = The manual rate is determined from the prior sections of this manual

National Union Fire Insurance Company of Pittsburgh, PA

Group Accident Insurance Policy
 Policy Form Number C11656(REV 3-99)DBG, *et. al.*
 Rate Manual

CHART 1 – CREDIBILITY FACTORS

ANNUALIZED PREMIUM VOLUME	RENEWAL CREDIBILITY	TAKEOVER CREDIBILITY
\$100,000-\$119,999	30%	0%
\$120,000-\$159,999	35%	0%
\$160,000-\$199,999	40%	20%
\$200,000-\$249,999	45%	25%
\$250,000-\$299,999	50%	30%
\$300,000-\$349,999	55%	35%
\$350,000-\$449,999	60%	40%
\$450,000-\$499,999	65%	45%
\$500,000-\$599,999	70%	50%
\$600,000-\$699,999	75%	55%
\$700,000-\$799,999	80%	60%
\$799,999-\$899,999	90%	65%
\$900,000-\$1,000,000	95%	70%
\$1,000,000-\$1,500,000	100%	75%
\$1,500,000-\$1,999,999	100%	85%
\$2,000,000+	100%	100%

Underwriting might use adjust the experience rates based on the following considerations:

- i. Consistently favorable or unfavorable claim patterns
- ii. Account exposure changes: the addition or deletion of subsidiaries; change in the demographics of the group, etc
- iii. Account persistency with current or prior carriers
- iv. Level of the employer's premium contribution
- v. Employee turnover rate too high or too low
- vi. Anticipated antiselection due to participation level in the voluntary plans
- vii. The expiring rate of the account from other carriers is significantly different than the formula rate
- viii. Business information provided such as premium, loss experience, exposure, is incomplete, inconsistent or incorrect
- ix. Other AIG insurance coverage
- x. Use of alternative sales methods