

SERFF Tracking #:

GARD-128959883

State Tracking #:

Company Tracking #:

State: District of Columbia

Filing Company:

The Guardian Life Insurance Company of America

TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental

Product Name: 7/1/2013 DC Dental filing

Project Name/Number: /

### Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: -1.270%

Effective Date of Last Rate Revision: 04/01/2013

Filing Method of Last Filing: SERFF

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Guardian Life Insurance Company of America	0.000%	0.000%	\$0	350	\$10,544,945	3.620%	-2.660%

State: District of Columbia

Filing Company:

The Guardian Life Insurance Company of America

TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental

Product Name: 7/1/2013 DC Dental filing

Project Name/Number: /

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Dental-1-DC, Dental-2-DC, Dental-COS-1-DC		Revised	Previous State Filing Number: April 2013 Percent Rate Change Request: 0.35	Dental-1-DC (July 2013).pdf, Dental-2-DC (July 2013).pdf, Dental-COS-1-DC (July 2013).pdf,
2		Dental-3.2-DC		Revised	Previous State Filing Number: July 2011 Percent Rate Change Request:	Dental-3.2-DC (July 2013).pdf,
3		Dental-4-DC, Dental-4.1-DC, Dental-COS-2-DC, Dental-COS-2.1-DC		Revised	Previous State Filing Number: Dental-4-DC, Dental-COS-2-DC: September 2010. Dental-4.1-DC: April 2013. Dental-2.1-DC: New Percent Rate Change Request: 0.35	DENTAL-4-DC (July 2013).pdf, DENTAL-4.1-DC (July 2013).pdf, DENTAL-COS-2-DC (July 2013).pdf, DENTAL-COS-2.1-DC (July 2013).pdf,
4		Dental-4.2-DC, Dental-COS-3-DC		Revised	Previous State Filing Number: Dental-4.2-DC: New. Dental-COS-3-DC: April 2013 Percent Rate Change Request:	Dental-4.2-DC (July 2013).pdf, Dental-COS-3-DC (July 2013).pdf,

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**DENTAL CALCULATION**

**LINE 1A - DENTAL BASE RATES**

To obtain base rate multiply coinsurance level and factor for each of the three services and sum them up for the result.

**A. BENEFIT YEAR DEDUCTIBLE**

**B. LIFETIME DEDUCTIBLE**

	<u>COINSURANCE RATE FACTOR</u>				<u>COINSURANCE RATE FACTOR</u>		
	<u>PREVENTIVE</u>	<u>BASIC</u>	<u>MAJOR</u>		<u>PREVENTIVE</u>	<u>BASIC</u>	<u>MAJOR</u>
<u>ZERO DEDUCTIBLE</u>	22.54	28.80	20.20	<u>ZERO DEDUCTIBLE</u>	22.54	28.80	20.20
<u>NOT WAIVED</u>				<u>NOT WAIVED</u>			
25	18.89	28.45	20.09	25	21.63	28.72	20.17
50	16.10	28.31	20.06	50	20.71	28.63	20.14
75	13.87	28.16	20.03	75	19.80	28.54	20.11
100	12.18	27.96	20.01	100	18.89	28.45	20.09
125	10.90	27.86	19.98	125	18.18	28.41	20.08
150	9.85	27.79	19.93	150	17.49	28.38	20.07
175	9.60	27.65	19.89	175	16.79	28.34	20.06
200	9.34	27.51	19.84	200	16.10	28.31	20.06
225	9.13	27.33	19.78	225	15.54	28.27	20.05
250	8.95	27.11	19.72	250	14.98	28.23	20.04
275	8.80	26.92	19.66	275	14.42	28.20	20.03
300	8.67	26.68	19.59	300	13.87	28.16	20.03
<u>WAIVE PREVENTIVE</u>				<u>WAIVE PREVENTIVE</u>			
25	22.54	27.22	19.62	25	22.54	28.40	20.06
50	22.54	25.82	19.33	50	22.54	28.01	19.92
75	22.54	24.67	19.03	75	22.54	27.61	19.76
100	22.54	23.65	18.70	100	22.54	27.22	19.62
125	22.54	23.29	18.63	125	22.54	26.85	19.55
150	22.54	22.94	18.53	150	22.54	26.51	19.48
175	22.54	22.60	18.45	175	22.54	26.16	19.40
200	22.54	22.28	18.36	200	22.54	25.82	19.33
225	22.54	22.00	18.28	225	22.54	25.53	19.26
250	22.54	21.69	18.21	250	22.54	25.25	19.19
275	22.54	21.42	18.14	275	22.54	24.97	19.11
300	22.54	21.12	18.08	300	22.54	24.67	19.03
<u>WAIVE PREVENTIVE AND BASIC</u>				<u>WAIVE PREVENTIVE AND BASIC</u>			
25	22.54	28.80	19.59	25	22.54	28.80	20.05
50	22.54	28.80	19.11	50	22.54	28.80	19.90
75	22.54	28.80	18.55	75	22.54	28.80	19.74
100	22.54	28.80	18.02	100	22.54	28.80	19.59
125	22.54	28.80	17.57	125	22.54	28.80	19.47
150	22.54	28.80	17.12	150	22.54	28.80	19.35
175	22.54	28.80	16.67	175	22.54	28.80	19.23
200	22.54	28.80	16.28	200	22.54	28.80	19.11
225	22.54	28.80	15.83	225	22.54	28.80	18.96
250	22.54	28.80	15.41	250	22.54	28.80	18.83
275	22.54	28.80	15.03	275	22.54	28.80	18.69
300	22.54	28.80	14.62	300	22.54	28.80	18.55

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## LINE 1B - SPLIT DEDUCTIBLE BASE RATES

### Benefit Year Deductibles

<u>Preventive</u>	<u>Basic / Major</u>	<u>Preventive</u>	<u>Basic</u>	<u>Major</u>
25	25	15.30	31.02	27.09
25	50	15.17	29.10	25.76
25	75	15.03	27.65	24.34
50	50	13.17	28.28	25.03

## LINE 1C - DENTAL COINSURANCE ADJUSTMENT FACTORS

<u>Coinsurance</u>	<u>Preventive</u>	<u>Basic</u>	<u>Major</u>
100	1.000	1.080	1.350
95	0.937	1.010	1.250
90	0.874	0.940	1.150
85	0.811	0.870	1.050
80	0.748	0.800	0.950
75	0.696	0.737	0.875
70	0.644	0.674	0.800
65	0.592	0.611	0.725
60	0.540	0.548	0.650
55	0.488	0.485	0.575
50	0.436	0.422	0.500
45	0.384	0.379	0.428
40	0.332	0.336	0.355
35	0.280	0.293	0.283
30	0.228	0.250	0.210
25	0.176	0.207	0.138
20	0.135	0.138	0.122
15	0.095	0.097	0.106
10	0.060	0.062	0.067
5	0.030	0.031	0.033
0	0.000	0.000	0.000

## Line 1D - ORTHODONTIA BASE RATES

<u>Orthodontia Maximum</u>	<u>Base Rate</u>
500	2.76
750	4.15
1,000	5.53
1,200	6.63
1,250	6.92
1,500	8.29
1,750	9.68
2,000	11.06
2,500	13.82

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**LINE 1 - Cosmetic Base Rate**

<b>Cosmetic Deductible Amount</b>	<b>Annual Maximum</b>	<b>Base Rate</b>
0	500	5.27
25	500	4.89
50	500	4.62
100	500	3.91

**LINE 2 - Cosmetic Coinsurance Factor**

<b>Cosmetic Coinsurance %</b>	<b>Factor</b>
25	0.25
40	0.40
50	0.50

**LINE 3 - Cosmetic Area Factor**

<b>Dental Area Factor Ranges</b>	<b>Cosmetic Area Factor</b>
<80	0.78
80-85	0.83
86-95	0.90
96-105	1.00
106-115	1.10
116-125	1.20
126-135	1.30
136-145	1.40
146-155	1.50
156-165	1.60
166-175	1.70
176-185	1.80
186-195	1.90
196<	2.00

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**Line 3A - AREA FACTOR**

Multiply the rate thus far obtained by the appropriate area factor x.01.

**Line 3B - DEDUCTIBLE AREA FACTOR**

(1) For PPO plan types BU, U1, U2, U7, UB, UD, UP, UY, X1, X2, X7, XD, XP and XY with \$0 deductible, apply factors below based on PPO network code.

PPO Network	Factor	PPO Network	Factor	PPO Network	Factor	PPO Network	Factor
501	0.981	555	1.000	573	1.029	591	1.029
502	1.000	556	1.010	574	1.010	592	1.010
503	1.019	557	0.986	575	1.019	593	1.000
504	1.019	558	0.986	576	1.039	594	1.000
505	1.019	559	1.019	577	1.019	595	1.029
506	1.029	560	1.039	578	1.010	596	1.000
521	1.000	561	1.029	579	1.019	597	0.981
522	1.000	562	1.029	580	1.000	598	0.981
524	1.000	563	1.019	581	1.000	599	0.986
526	0.986	564	1.010	582	1.019		
527	1.019	565	1.019	583	1.039		
528	1.000	566	1.029	584	0.993		
549	1.010	567	1.000	585	1.029		
550	1.010	568	1.029	586	0.993		
551	1.000	569	1.000	587	1.010		
552	0.993	570	1.029	588	0.993		
553	1.010	571	0.986	589	1.019		
554	1.010	572	1.019	590	0.981		

(2) For PPO plans not listed above and Indemnity plans that have a single deductible apply the factors below:

Area Factor	Deductible (Waived for Preventive Service Only)					
	\$0	25	50	75	100	>100
< 80	1.039	1.020	1.000	.981	.960	.960
80 - 85	1.029	1.015	1.000	.986	.971	.971
86 - 95	1.019	1.009	1.000	.991	.981	.981
96 - 105	1.010	1.005	1.000	.996	.991	.991
106 - 118	1.000	1.000	1.000	1.000	1.000	1.000
119 - 130	.993	.997	1.000	1.004	1.007	1.007
131 - 143	.986	.993	1.000	1.007	1.014	1.014
144 - 156	.981	.991	1.000	1.010	1.019	1.019
157+	.976	.987	1.000	1.012	1.024	1.024

Area Factor	Deductible (Not Waived for Preventive Service)					
	\$0	25	50	75	100	>100
<80	1.039	1.011	.980	.944	.900	.900
80-85	1.029	1.010	.988	.963	.935	.935
86-95	1.019	1.006	.994	.980	.963	.963
96-105	1.010	1.005	1.000	.996	.991	.991
106-118	1.000	1.001	1.003	1.006	1.010	1.010
119-130	.993	1.000	1.006	1.016	1.027	1.027
131-143	.986	.998	1.012	1.029	1.050	1.050
144-156	.981	.997	1.014	1.036	1.062	1.062
157+	.976	.994	1.016	1.042	1.073	1.073

(3) For all other plans, apply a factor of 1.000

**LINE 4 - DENTAL, COSMETIC, AND ORTHODONTIA RENEWAL FACTOR**

**Line 4A - DENTAL**

Multiply employee and dependent rates by 0.99

**Line 4B - ORTHODONTIA**

Multiply orthodontia rate by 0.99

**Line 4C - Cosmetic**

Multiply cosmetic rate by 0.99

**THE GUARDIAN Life Insurance Company of America****Line 5 - INDUSTRY FACTORS (Do not apply to Orthodontia)**

The following list of industry classifications is not intended to be conclusive. In those cases where the duties of the covered occupations do not coincide with those listed, consult Home Office Underwriting.

NOTE: The X's in the numeric codes represent any single digit number. For example, the SIC code 20XX can be any four digit SIC code from 2000 to 2099.

<b>Industry</b>	<b>SIC Codes</b>	<b>Factor</b>
<b>Agriculture, Forestry and Fishing</b>		
Agricultural Production	01xx-02xx	1.03
Agricultural Services	07xx (except 074x)	1.03
Veterinary Services	074x	1.13
Forestry, Fishing, Hunting and Trapping	08xx-09xx	1.03
<b>Mining</b>		
Metal Mining & Coal Mining	10xx & 12xx	1.03
Oil and Gas Extraction	13xx	1.06
Nonmetallic Minerals, Except Fuels	14xx	1.03
<b>Construction</b>		
General Building Contractors	15xx	1.05
Heavy Construction	16xx	0.95
Special Trade Contractors	17xx	1.00
<b>Manufacturing</b>		
Food and Kindred Products	20xx	0.97
Tobacco Products	21xx	1.00
Textile Mill Products	22xx	0.98
Apparel and Other Textile Products	23xx	1.00
Lumber and Wood Products	24xx	0.90
Furniture and Fixtures	25xx	0.90
Paper and Allied Products	26xx	0.94
Printing and Publishing	27xx	1.02
Industrial Inorganic Chemicals	281x	0.94
Plastics Materials and Synthetics	282x	0.94
Drugs	283x	1.06
Soap, Cleaners and Toilet goods	284x	0.97
Paints and Allied Products	285x	0.94
Industrial Organic Chemicals	286x	0.94
Agricultural Chemicals	287x	0.94
Miscellaneous Chemical Products	289x	0.94
Petroleum and Coal Products	29xx	1.00
Rubber and Misc. Plastics Products	30xx	0.92
Leather and Leather Products	31xx	1.00
Stone, Clay and Glass Products	32xx	0.92
Primary Metal Industries	33xx	0.92
Fabricated Metal Products	34xx	0.96
Industrial Machinery and Equipment	35xx	1.00
Electric Distribution Equipment	361x	1.08
Electrical Industrial Apparatus	362x	1.02
Household Appliances	363x	0.96
Electric Lighting and Wiring Equipment	364x	0.96
Household Audio and Video Equipment	365x	1.04
Communications Equipment	366x	1.08
Electronic Components and Accessories	367x	1.08
Misc. Electrical Equipment and Supplies	369x	0.96
Transportation Equipment	37xx	0.94
Instruments and Related Products	38xx	1.04
Miscellaneous Manufacturing Industries	39xx	1.04
<b>Transportation and Public Utilities</b>		
Railroad Transportation	40xx	1.00
Local and Interurban Passenger Transit	41xx	0.90
Trucking and Warehousing	42xx	0.88
U.S. Postal Service	43xx	1.10
Water & Air Transportation	44xx & 45xx	1.00
Pipelines Except Natural Gas	46xx	1.00
Transportation Services	47xx	1.01
Communication	48xx	1.00
Electric, Gas and Sanitary Services	49xx	0.97

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**Line 5 - INDUSTRY FACTORS (Do not apply to Orthodontia) - Continued**

<b>Industry</b>	<b>SIC Codes</b>	<b>Factor</b>
<b>Wholesale Trade</b>		
Wholesale Trade - Durable Goods	50xx (except 504x, 506x and 508x)	1.00
Professional and Commercial Equipment	504x	1.04
Electrical Goods	506x	1.02
Machinery, Equipment and Supplies	508x	1.02
Wholesale Trade - Non-Durable Goods	51xx (except 514x)	1.00
Groceries and Related Products	514x	0.98
<b>Retail Trade</b>		
Building Materials & Garden Supplies	52xx	1.03
General Merchandise Stores	53xx	1.03
Food Stores	54xx	1.03
Automobile Dealers and Service Stations	55xx	1.08
Apparel and Accessory Stores	56xx	1.07
Furniture and Homefurnishings Stores	57xx	1.03
Eating and Drinking Establishments	58xx	0.95
Miscellaneous Retail	59xx	1.03
<b>Finance, Insurance and Real Estate</b>		
Depository Institutions	60xx	1.06
Non-Depository Institutions	61xx	1.01
Security and Commodity Brokers	62xx	1.02
Insurance Carriers	63xx	1.05
Insurance Agents, Brokers and Service	64xx	1.12
Real Estate Operators and Lessors	651x	1.01
Real Estate Agents and Managers	653x	1.06
Title Abstract Offices	654x	0.97
Subdividers and Developers	655x	1.01
Holding and Other Investment Offices	67xx	1.05
<b>Services</b>		
Hotels and Other Lodging Places	70xx	0.99
Personal Services	72xx	0.97
Business Services	73xx (except 731x and 736x)	0.97
Advertising	731x	1.00
Personnel Supply Services	736x	0.99
Auto Repair, Services and Parking	75xx	0.98
Miscellaneous Repair Services	76xx	0.99
Motion Pictures	78xx	1.04
Dance Studios, Schools and Halls	791x	1.03
Producers, Orchestras and Entertainers	792x	1.50
Bowling Centers	793x	1.03
Commercial Sports	794x	1.03
Misc. Amusement, Recreation Services	799x (except 7997 and 7999)	1.00
Membership Sports and Recreation Clubs	7997	1.05
Sports Teams	7999	1.25
Offices and Clinics of Medical Doctors	801x	1.09
Offices and Clinics of Dentists	802x	1.50
Offices of Osteopathic Physicians	803x	1.08
Offices of Other Health Practitioners	804x	1.04
Nursing and Personal Care Facilities	805x	0.90
Hospitals	806x	1.01
Medical and Dental Laboratories	807x	1.06
Home Health Care Services	808x	1.03
Health and Allied Services	809x	1.00
Legal Services	81xx	1.07
Elementary and Secondary Schools	821x	1.09
Colleges and Universities	822x	1.09
Libraries	823x	1.01
Vocational Schools	824x	1.09
Schools and Educational Services	829x	1.09
Social Services	83xx	1.00
Museums, Botanical, Zoological Gardens	84xx	1.03
Membership Organizations	86xx	1.04
Engineering and Management Services	87xx	1.03
Private Households	88xx	1.03
Other Services	89xx	1.03
<b>Public Administration</b>		
Executive, Legislative and General Administrative	91xx	1.00
Justice, Public Order and Safety	92xx	1.05
Finance, Taxation and Monetary Policy	93xx	1.10
Administration of Human Resources	94xx	1.05
Environmental Quality and Housing	95xx	1.00
Administration of Economic Programs	96xx	1.05
National Security and International Affairs	97xx	1.08
Nonclassifiable Establishments	9999	1.03
All Other		1.00



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### Line 5 - COSMETIC INDUSTRY FACTORS

The following list of industry classifications is not intended to be conclusive. In those cases where the duties of the covered occupations do not coincide with those listed, consult Home Office Underwriting.

NOTE: The X's in the numeric codes represent any single digit number. For example, the SIC code 20XX can be any four digit SIC code from 2000 to 2099.

<b>Industry</b>	<b>SIC Codes</b>	<b>Factor</b>
<b>Agriculture, Forestry and Fishing</b>		
Agricultural Production	01xx-02xx	1.03
Agricultural Services	07xx (except 074x)	1.03
Veterinary Services	074x	1.13
Forestry, Fishing, Hunting and Trapping	08xx-09xx	1.03
<b>Mining</b>		
Metal Mining & Coal Mining	10xx & 12xx	1.03
Oil and Gas Extraction	13xx	1.06
Nonmetallic Minerals, Except Fuels	14xx	1.03
<b>Construction</b>		
General Building Contractors	15xx	1.05
Heavy Construction	16xx	0.95
Special Trade Contractors	17xx	1.00
<b>Manufacturing</b>		
Food and Kindred Products	20xx	0.97
Tobacco Products	21xx	1.00
Textile Mill Products	22xx	0.98
Apparel and Other Textile Products	23xx	1.00
Lumber and Wood Products	24xx	0.90
Furniture and Fixtures	25xx	0.90
Paper and Allied Products	26xx	0.94
Printing and Publishing	27xx	1.02
Industrial Inorganic Chemicals	281x	0.94
Plastics Materials and Synthetics	282x	0.94
Drugs	283x	1.06
Soap, Cleaners and Toilet goods	284x	0.97
Paints and Allied Products	285x	0.94
Industrial Organic Chemicals	286x	0.94
Agricultural Chemicals	287x	0.94
Miscellaneous Chemical Products	289x	0.94
Petroleum and Coal Products	29xx	1.00
Rubber and Misc. Plastics Products	30xx	0.92
Leather and Leather Products	31xx	1.00
Stone, Clay and Glass Products	32xx	0.92
Primary Metal Industries	33xx	0.92
Fabricated Metal Products	34xx	0.96
Industrial Machinery and Equipment	35xx	1.00
Electric Distribution Equipment	361x	1.08
Electrical Industrial Apparatus	362x	1.02
Household Appliances	363x	0.96
Electric Lighting and Wiring Equipment	364x	0.96
Household Audio and Video Equipment	365x	1.04
Communications Equipment	366x	1.08
Electronic Components and Accessories	367x	1.08
Misc. Electrical Equipment and Supplies	369x	0.96
Transportation Equipment	37xx	0.94
Instruments and Related Products	38xx	1.04
Miscellaneous Manufacturing Industries	39xx	1.04
<b>Transportation and Public Utilities</b>		
Railroad Transportation	40xx	1.00
Local and Interurban Passenger Transit	41xx	0.90
Trucking and Warehousing	42xx	0.88
U.S. Postal Service	43xx	1.10
Water & Air Transportation	44xx & 45xx	1.00
Pipelines Except Natural Gas	46xx	1.00
Transportation Services	47xx	1.01
Communication	48xx	1.00
Electric, Gas and Sanitary Services	49xx	0.97

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**Line 5 - COSMETIC INDUSTRY FACTORS - Continued**

<b>Industry</b>	<b>SIC Codes</b>	<b>Factor</b>
<b>Wholesale Trade</b>		
Wholesale Trade - Durable Goods	50xx (except 504x, 506x and 508x)	1.00
Professional and Commercial Equipment	504x	1.04
Electrical Goods	506x	1.02
Machinery, Equipment and Supplies	508x	1.02
Wholesale Trade - Non-Durable Goods	51xx (except 514x)	1.00
Groceries and Related Products	514x	0.98
<b>Retail Trade</b>		
Building Materials & Garden Supplies	52xx	1.03
General Merchandise Stores	53xx	1.03
Food Stores	54xx	1.03
Automobile Dealers and Service Stations	55xx	1.08
Apparel and Accessory Stores	56xx	1.07
Furniture and Homefurnishings Stores	57xx	1.03
Eating and Drinking Establishments	58xx	0.95
Miscellaneous Retail	59xx	1.03
<b>Finance, Insurance and Real Estate</b>		
Depository Institutions	60xx	1.06
Non-Depository Institutions	61xx	1.01
Security and Commodity Brokers	62xx	1.02
Insurance Carriers	63xx	1.05
Insurance Agents, Brokers and Service	64xx	1.12
Real Estate Operators and Lessors	651x	1.01
Real Estate Agents and Managers	653x	1.06
Title Abstract Offices	654x	0.97
Subdividers and Developers	655x	1.01
Holding and Other Investment Offices	67xx	1.05
<b>Services</b>		
Hotels and Other Lodging Places	70xx	0.99
Personal Services	72xx	0.97
Business Services	73xx (except 731x and 736x)	0.97
Advertising	731x	1.00
Personnel Supply Services	736x	0.99
Auto Repair, Services and Parking	75xx	0.98
Miscellaneous Repair Services	76xx	0.99
Motion Pictures	78xx	1.04
Dance Studios, Schools and Halls	791x	1.03
Producers, Orchestras and Entertainers	792x	1.50
Bowling Centers	793x	1.03
Commercial Sports	794x	1.03
Misc. Amusement, Recreation Services	799x (except 7997 and 7999)	1.00
Membership Sports and Recreation Clubs	7997	1.05
Sports Teams	7999	1.25
Offices and Clinics of Medical Doctors	801x	1.09
Offices and Clinics of Dentists	802x	1.50
Offices of Osteopathic Physicians	803x	1.08
Offices of Other Health Practitioners	804x	1.04
Nursing and Personal Care Facilities	805x	0.90
Hospitals	806x	1.01
Medical and Dental Laboratories	807x	1.06
Home Health Care Services	808x	1.03
Health and Allied Services	809x	1.00
Legal Services	81xx	1.07
Elementary and Secondary Schools	821x	1.09
Colleges and Universities	822x	1.09
Libraries	823x	1.01
Vocational Schools	824x	1.09
Schools and Educational Services	829x	1.09
Social Services	83xx	1.00
Museums, Botanical, Zoological Gardens	84xx	1.03
Membership Organizations	86xx	1.04
Engineering and Management Services	87xx	1.03
Private Households	88xx	1.03
Other Services	89xx	1.03
<b>Public Administration</b>		
Executive, Legislative and General Administrative	91xx	1.00
Justice, Public Order and Safety	92xx	1.05
Finance, Taxation and Monetary Policy	93xx	1.10
Administration of Human Resources	94xx	1.05
Environmental Quality and Housing	95xx	1.00
Administration of Economic Programs	96xx	1.05
National Security and International Affairs	97xx	1.08
Nonclassifiable Establishments	9999	1.03
All Other		1.00

**THE GUARDIAN Life Insurance Company of America**

**LINE 6A - DENTAL NON-CONTRIBUTORY/CONTRIBUTORY DISCOUNT (Do not apply to orthodontia)**

**LINE 6A1 - NON-CONTRIBUTORY**

Multiply the employee and dependent rates by .96

**LINE 6A2 - CONTRIBUTORY**

<u>Contributory %</u>	<u>Employee Factor</u>	<u>Dependent Factor</u>
1 - 25	0.995	0.995
26 - 50	1.00	1.00
51 - 79	1.00	1.00
80 - 100(Voluntary*)	0.971	0.971

Note: Non-contributory cases are where EE contributory % = 0%.

\*Voluntary cases have EE contributory % = 80% to 100%.

**LINE 6B - VOLUNTARY ORTHODONTIA LOAD**

Multiply ortho rate by 1.00

**LINE 7 - SECULAR TREND FACTOR**

<u>Effective Date</u>	<u>Factor</u>
04/01/2013 - 06/30/2013	1.000

Increase factor by 0.0125 for each succeeding quarter through 06/30/2014.

**THE GUARDIAN Life Insurance Company of America**

**LINE 6 - Non-contributory /Contributory /Voluntary**

**6A - Non-contributory**

Multiply the employee and dependent rates by .96

**6B - Contributory**

<u>Contributory %</u>	<u>Employee Factor</u>
1 -25	0.995
26 - 50	1.00
51 - 79	1.00
80 - 100 (Voluntary*)	0.971

**Note:** Non-contributory cases are where EE contributory % = 0%.  
\*Voluntary cases have EE contributory % = 80% to 100%.

**LINE 7 - Cosmetic Secular Trend Factor**

<u>Effective Date</u>	<u>Factor</u>
04/01/2013 - 06/30/2013	1.000

Increase factor by .0125 for each succeeding quarter through 06/30/2014.

**LINE 8 - Cosmetic Age/Sex Factor**

<u>Age</u>	<u>Employee Factor</u>
under 25	0.910
25-34	0.929
35-44	0.948
45-54	0.967
55-64	0.995
65 +	1.024

**Line 9 - Cosmetic Female Percent Factor**

This factor is applied to the Employee Rate only.

<u>EE Female %</u>	<u>Factor</u>
Less than 21%	1.00
21 - 30	1.02
31 - 40	1.04
41 - 50	1.06
51 - 60	1.08
61 - 70	1.10
71 - 80	1.12
81 - 100	1.14

**LINE 14 - Cosmetic PPO Factor - Applies to all networks**

<u>Coinsurance In-Network</u>	<u>Coinsurance Out-Network</u>	<u>Plan Type Factor</u>
25	25	1.000
40	40	1.000
50	50	1.000
50	40	0.858
50	25	0.700
40	25	0.743
50	0	0.500
40	0	0.500
25	0	0.400

**LINE 15 - Adjustment Factor for Dental Guard Options**

A. To convert to a different contract type with no DentalGuard options, apply these factors

<u>Dental Guard Type</u>	<u>DG Type Factor</u>
DentalGuard 2000	1.000

B. If the DentalGuard option below is chosen, follow appropriate direction below to develop the correct factor.

<u>Code</u>	<u>DentalGuard Option</u>	<u>DG Option Factor</u>
C1	Bleaching every 24 months	0.000

EE Factor=DG type factor X [1-DG option factor]

SERFF Tracking #:

GARD-128959883

State Tracking #:

Company Tracking #:

State: District of Columbia

TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental

Product Name: 7/1/2013 DC Dental filing

Project Name/Number: /

Filing Company:

The Guardian Life Insurance Company of America

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	Cover - Dental 201307 - DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	ACTMEMO - Dental 201307 - DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
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**SERFF Tracking #:**

GARD-128959883

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

District of Columbia

**Filing Company:**

The Guardian Life Insurance Company of America

**TOI/Sub-TOI:**

H10G Group Health - Dental/H10G.000 Health Dental

**Product Name:**

7/1/2013 DC Dental filing

**Project Name/Number:**

/

<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Rate Summary Worksheet
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification
<b>Comments:</b>	
<b>Attachment(s):</b>	ACTCERT - Dental 201307 - DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Experience
<b>Comments:</b>	
<b>Attachment(s):</b>	Experience - Dental 201307 - DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



March 26, 2013

Mr. Laszlo Pentek  
Actuary  
Government of the District of Columbia  
Department of Insurance, Securities and Banking  
810 First Street, NE, #701  
Washington, DC, 20002

**Re:           Group Dental Rate Filing**

**Carrier:       The Guardian Life Insurance Company of America**  
**NAIC Company Code:       64246**  
**Form Numbers:       True Group Dental Rate Manual, GP-1-DG2000 et al.**

Dear Mr. Pentek:

This filing provides the information required by District of Columbia regulations for filing manual rate changes for Guardian's Group Dental business. The policy form impacted is GP-1-DG2000.

Enclosed are details relating to a change being made to Guardian's Group Dental Rate Manual with the change becoming effective 7/1/2013 or later upon approval of this filing. The requested changes result in no change to our aggregate rate level, relative to our current rates.

As of 12/31/2012, The Guardian provides dental insurance for 350 groups located in the District of Columbia, with a total of 13,432 lives. The SERFF Number of our last approved filing is GARD-128824884.

Sincerely,

---

Matthew Sachse, ASA, MAAA  
Pricing Manager  
Group Products

3/26/2013  
Date



## **ACTUARIAL MEMORANDUM**

This actuarial memorandum describes the methodology used to determine The Guardian's 7/1/2013 Dental manual rates for the District of Columbia.

### **A. Description of Benefits**

Guardian's Dental business has one class of business. In addition to benefit plan design, Guardian's Group Dental rates are adjusted based on age, gender, industry, family composition, geographical area, and group size (lives and premium). There is no limit to the issue age range, and the premiums are determined on an attained age basis, since they change each year as the case renews. The gender adjustment varies based on the female percent of the group and is included in the age/sex factor adjustment. The area factors are based on the zip code of the employer and the industry factors are based on the SIC code of the employer. We currently utilize a four-tier rate structure (Employee; Employee and Spouse; Employee and Child(ren); Employee, Spouse and Child(ren)).

Currently, Guardian's Group Dental rate manual can be used to calculate rates for a wide variety of Dental benefit plan designs for groups of 2 or more employees. Plan design options include many maximum benefit, deductible and coinsurance options. Plans have separate coinsurance percentages for Preventive, Basic and Major services with PPO plans having separate in-network and out-of-network coinsurance combinations.

### **Renewability Provision**

Each case's rates are reviewed for renewal action on an annual basis. Renewal rate cap and 2-year rate guarantee options are also available.

### **B. Applicability (Closed/Open Block)**

Guardian's Dental business is an open block.

### **C. Marketing Method**

Guardian's Dental business is marketed through both our field force of agents and general agents as well as by brokers.





#### **D. Underwriting Method**

Underwriting is at the group level. Groups of 51+ with experience are quoted a rate that is a blend of the Manual rate and an experience based rate using standard credibility formulas. The rate impact varies according to the experience of the individual groups. Guardian varies rates to be aligned with the risk characteristics of the group. These risk characteristics include age, gender, geographic area, industry, group size, and participation level. Health status and claim history are also considered. Consistent with industry practice, Guardian also makes underwriting judgment decisions including the use of new business and competitive adjustment factors.

Groups have an option to use a blended rate, where every subclass of the group would receive one identical rate. Blended rates are derived so that the aggregate premium collected would be the same as if the calculated manual rates for each subclass were used. Rates may be blended across multiple locations, multiple plan designs, subsidiaries or affiliates or if a census is unavailable at the time of quote.

#### **E. Issue Age Limits**

There is no limit to the issue age range, and the premiums are determined on an attained age basis, since they change each year as the case renews.

#### **F. Premium Basis**

Rates are developed separately for “employee” and “dependent” categories. These categories are then split into “tier” rates based on factors that were developed using internal company data.

#### **G. Nature of Rate Change and Proposed Rate/Methodology Change**

These are the changes that have been made to our Dental Manual Rates, effective 7/1/13 or later upon approval:

**1. Dental Base Rates (Line 1A, DENTAL-1-DC), Split Deductible Base Rates (Line 1B, DENTAL-2-DC), and Cosmetic Base Rates (Line 1, DENTAL-COS-1-DC)** were increased by 0.35%.

**2. Deductible Area Factor (Line 3B, DENTAL-3.2-DC):** We have added a factor for our new Maine PPO network. This change will have no impact on aggregate Dental in-force manual rates.

**3. Industry Factors (Line 5, DENTAL-4-DC and DENTAL-4.1-DC and Line 5, DENTAL-COS-2-DC and DENTAL-COS-2.1-DC):** We have updated our Industry Factors. This resulted



in additional factors being shown on DENTAL-4.1-DC and DENTAL-COS-2.1-DC. This change resulted in a 0.35% decrease to our aggregate Dental in-force manual rates.

**4. Secular Trend Factor (Line 7, DENTAL-4.2-DC and Line 7, DENTAL-COS-3-DC)** has been reset to 1.000 as of 4/1/2013. The factor was previously 1.000 as of 1/1/2013. Given that this change is prospective in nature, there is no rate impact for this change. This factor is scheduled to increase by 0.0125 for each of the next four quarters starting from 7/1/2013. Due to the additions on DENTAL-4.1-DC, our current DENTAL-4.1-DC has been renamed DENTAL-4.2-DC.

The above changes will result in **no change to** our aggregate rate level on 7/1/2013, relative to our current rates. This includes any impact of secular trend.

#### **H. Indication if New or Modified**

This is a new filing for the District of Columbia

#### **I. Comparison to Status Quo**

The above changes result in no change to our aggregate rate level, upon approval of this filing, relative to our current rates.

#### **J. Summary of How Each Proposed Modification Differs from Corresponding Current/Approved Rate/Methodology**

Please see section G above.

#### **K. Summary of Each Proposed New Rule**

We are not requesting any rule changes.

#### **L. Overall Premium Impact of Filing on DC Policy holders**

These changes result in no change to aggregate premium rates.



### M. Rate Change History

Filing	Change
10/1/2009	0.00%
2009 Total:	0.00%
1/1/2010	2.00%
4/1/2010	2.10%
6/1/2010	1.25%
9/1/2010	1.15%
2010 Total:	6.66%
1/1/2011	-0.10%
4/1/2011	0.65%
7/1/2011	0.86%
9/1/2011	-0.10%
2011 Total:	0.66%
4/1/2012	1.26%
7/1/2012	1.53%
2012 Total:	2.81%
1/1/2013	-0.34%
4/1/2013	-1.27%
7/1/2013	0.00%

### N. Filed Minimum Required Loss Ratio

Guardian's Group Dental manually rated business is priced with an expected loss ratio of 62.07% in all States. The remaining 37.93% is intended to provide for expenses and profit. This assumes case sizes of 2-99, which is the majority of the business receiving manual rates. Below is the breakdown of the expense assumptions:

Sales/Commissions	15.30%
Administration	16.33%
Premium Tax	2.80%
<u>Profit</u>	<u>3.50%</u>
Total	37.93%

### O. Interest Rate Assumptions

The Guardian Life Insurance Company of America, New York, NY



We do not have interest rate assumption due to the short-term nature of the Dental product.

**P. Trend Assumptions**

The annual trend assumption is 5.0%.

**Q. Persistency**

The Guardian's product is an annually renewable term product and therefore no persistency assumption is incorporated into the pricing.

**R. Actuarial Certification**

Please see the attached certification.

A handwritten signature in black ink, appearing to read 'Matthew Sachse'.

---

Matthew Sachse, ASA, MAAA  
Pricing Manager  
Group Dental Pricing & Product Development

3/26/2013  
Date



**ACTUARIAL CERTIFICATION**

In my opinion, as of March 26, 2013, the premium rates and rating methodology to which this certification applies are neither excessive, inadequate, nor unfairly discriminatory, and they meet the requirements of the insurance laws and regulations of the District of Columbia.

A handwritten signature in black ink, appearing to read 'Matthew Sachse'.

---

Matthew Sachse, ASA, MAAA  
Pricing Manager  
Group Dental Pricing & Product Development

3/26/2013  
Date

NATIONAL						
12 Months Ending	201212			State Rate Filing Data		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Excludes DHMO and ASO Loss Ratio	
2-9	26,654	116,306	\$116,379,652	\$68,640,194	59.0%	
10-15	7,962	90,804	\$79,936,694	\$47,656,219	59.6%	
16-49	15,921	413,597	\$331,855,332	\$212,185,690	63.9%	
50-99	6,325	406,479	\$293,270,549	\$210,276,259	71.7%	
100-249	3,602	490,660	\$336,893,559	\$252,897,963	75.1%	
250+	1,223	659,436	\$429,255,051	\$337,721,299	78.7%	
Grand Total	61,686	2,177,282	\$1,587,590,838	\$1,129,377,623	71.1%	
12 Months Ending	201112			State Rate Filing Data		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Excludes DHMO and ASO Loss Ratio	
2-9	26,133	114,274	\$113,346,735	\$67,002,566	59.1%	
10-15	7,813	89,306	\$77,886,047	\$47,096,290	60.5%	
16-49	15,788	410,546	\$325,967,000	\$211,363,938	64.8%	
50-99	6,026	384,892	\$274,643,317	\$198,499,882	72.3%	
100-249	3,483	473,979	\$319,369,350	\$241,607,447	75.7%	
250+	1,215	651,494	\$414,456,118	\$327,508,548	79.0%	
Grand Total	60,458	2,124,491	\$1,525,668,567	\$1,093,078,671	71.6%	
12 Months Ending	201012			State Rate Filing Data		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Excludes DHMO and ASO Loss Ratio	
2-9	25,487	111,604	\$109,175,448	\$65,211,666	59.7%	
10-15	7,818	89,575	\$76,815,419	\$46,937,579	61.1%	
16-49	16,072	417,368	\$325,471,196	\$215,262,517	66.1%	
50-99	6,190	395,390	\$275,216,300	\$203,689,282	74.0%	
100-249	3,406	466,014	\$304,919,695	\$234,722,070	77.0%	
250+	1,204	653,795	\$395,685,186	\$320,244,609	80.9%	
Grand Total	60,176	2,133,746	\$1,487,283,243	\$1,086,067,723	73.0%	
12 Months Ending	200912			State Rate Filing Data		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Excludes DHMO and ASO Loss Ratio	
2-9	25,446	111,493	\$106,685,040	\$64,902,358	60.8%	
10-15	8,034	92,637	\$77,633,472	\$48,491,946	62.5%	
16-49	16,583	432,251	\$327,456,857	\$219,955,435	67.2%	
50-99	6,278	400,820	\$272,630,254	\$203,405,241	74.6%	
100-249	3,349	457,956	\$292,477,667	\$226,669,706	77.5%	
250+	1,187	645,040	\$377,994,890	\$309,408,115	81.9%	
Grand Total	60,877	2,140,196	\$1,454,878,180	\$1,072,832,803	73.7%	

DISTRICT OF COLUMBIA						
12 Months Ending State	201212 DC			State Rate Filing Data		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Excludes DHMO and ASO Loss Ratio	
2-9	137	650	\$720,109	\$351,559	48.8%	
10-15	43	519	\$561,055	\$321,259	57.3%	
16-49	98	2,809	\$2,477,879	\$1,448,156	58.4%	
50-99	37	2,446	\$1,982,599	\$1,372,726	69.2%	
100-249	28	3,709	\$2,854,329	\$2,021,432	70.8%	
250+	7	3,300	\$1,948,973	\$1,613,610	82.8%	
Grand Total	350	13,432	\$10,544,945	\$7,128,742	67.6%	
12 Months Ending State	201112 DC			State Rate Filing Data		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Excludes DHMO and ASO Loss Ratio	
2-9	155	730	\$869,657	\$487,257	56.0%	
10-15	45	553	\$548,716	\$317,165	57.8%	
16-49	102	2,897	\$2,611,043	\$1,642,162	62.9%	
50-99	40	2,621	\$2,065,912	\$1,393,928	67.5%	
100-249	23	3,085	\$2,350,179	\$1,670,572	71.1%	
250+	8	4,459	\$3,075,613	\$2,437,814	79.3%	
Grand Total	372	14,345	\$11,521,120	\$7,948,899	69.0%	
12 Months Ending State	201012 DC			State Rate Filing Data		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Excludes DHMO and ASO Loss Ratio	
2-9	159	731	\$773,508	\$416,968	53.9%	
10-15	47	576	\$613,359	\$322,017	52.5%	
16-49	104	3,011	\$2,741,121	\$1,765,908	64.4%	
50-99	44	2,861	\$2,134,975	\$1,488,089	69.7%	
100-249	29	4,109	\$2,973,430	\$2,169,248	73.0%	
250+	7	3,807	\$2,345,642	\$1,882,822	80.3%	
Grand Total	389	15,095	\$11,582,035	\$8,045,052	69.5%	
12 Months Ending State	200912 DC			State Rate Filing Data		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Excludes DHMO and ASO Loss Ratio	
2-9	166	750	\$768,457	\$423,702	55.1%	
10-15	48	604	\$613,646	\$328,536	53.5%	
16-49	114	3,299	\$2,946,230	\$1,853,367	62.9%	
50-99	44	2,980	\$2,213,736	\$1,506,162	68.0%	
100-249	33	4,826	\$3,344,544	\$2,573,382	76.9%	
250+	3	1,847	\$1,166,251	\$977,722	83.8%	
Grand Total	409	14,306	\$11,052,865	\$7,662,873	69.3%	