

**State:** District of Columbia **Filing Company:** The Guardian Life Insurance Company of America  
**TOI/Sub-TOI:** H11G Group Health - Disability Income/H11G.004 Other  
**Product Name:** ALPA Loss of License  
**Project Name/Number:** Single Case Filing/10357

## Filing at a Glance

Company: The Guardian Life Insurance Company of America  
Product Name: ALPA Loss of License  
State: District of Columbia  
TOI: H11G Group Health - Disability Income  
Sub-TOI: H11G.004 Other  
Filing Type: Rate  
Date Submitted: 06/09/2014  
SERFF Tr Num: GARD-129582030  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: 10357  
Implementation: On Approval  
Date Requested:  
Author(s): Victoria Arama, Marilyn Young, Andrew Mead  
Reviewer(s): John Morgan (primary), Alula Selassie  
Disposition Date:  
Disposition Status:  
Implementation Date:  
State Filing Description:

**State:** District of Columbia **Filing Company:** The Guardian Life Insurance Company of America  
**TOI/Sub-TOI:** H11G Group Health - Disability Income/H11G.004 Other  
**Product Name:** ALPA Loss of License  
**Project Name/Number:** Single Case Filing/10357

## General Information

Project Name: Single Case Filing	Status of Filing in Domicile: Not Filed
Project Number: 10357	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Group Market Type: Association	Overall Rate Impact:
Filing Status Changed: 06/09/2014	
State Status Changed:	Deemer Date:
Created By: Andrew Mead	Submitted By: Andrew Mead
Corresponding Filing Tracking Number:	

### Filing Description:

We are submitting an actuarial memorandum that was developed in connection with the submission of Policy rider ALPA-1-LOL-PEC-14 and Certificate rider ALPA-3-LOL-PEC-14. The policy and certificate riders were submitted under SERFF tracking number GARD-129503953, and approved by your Department on May 14, 2014.

Per instructions from Mr. Colin Johnson of your Department, we now submit the enclosed actuarial under this separate rate only filing.

## Company and Contact

### Filing Contact Information

Andrew Mead,	andrew_mead@glic.com
7 Hanover Square	212-919-2220 [Phone]
New York, NY 10004	

### Filing Company Information

The Guardian Life Insurance	CoCode: 64246	State of Domicile: New York
Company of America	Group Code: 429	Company Type: Life
7 Hanover Square	Group Name:	State ID Number:
New York, NY 10004	FEIN Number: 13-5123390	
(212) 598-8704 ext. [Phone]		

## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

**SERFF Tracking #:**

GARD-129582030

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

10357

**State:**

District of Columbia

**Filing Company:**

The Guardian Life Insurance Company of America

**TOI/Sub-TOI:**

H11G Group Health - Disability Income/H11G.004 Other

**Product Name:**

ALPA Loss of License

**Project Name/Number:**

Single Case Filing/10357

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Actuarial Memorandum	ALPA-1-LOL-PEC-12, ALPA-3-LOL-PEC-14	New		Actuarial Memorandum - ALPA_#397109_.pdf,



## Actuarial Memorandum

---

### Rates for ALPA (Plan #397109)

There will be no prospective rate adjustment for ALPA (Plan #397109) as a result of the changes to the Pre-Existing Conditions wording in the contract.

If there are any questions, please contact me at 610.807.8026.

-----  
Gary MacGregor, FSA, MAAA  
Assistant Actuary  
Group Pricing & Product Development

4/11/14

-----  
Date

**State:** District of Columbia  
**TOI/Sub-TOI:** H11G Group Health - Disability Income/H11G.004 Other  
**Product Name:** ALPA Loss of License  
**Project Name/Number:** Single Case Filing/10357  
**Filing Company:** The Guardian Life Insurance Company of America

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Cover Letter All Filings
<b>Bypass Reason:</b>	See Filing Description.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	Not Applicable to this Submission.
<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>	Actuarial Memorandum - ALPA_#397109_.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	See Actuarial Memorandum.
<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>	Single case filing. Not Applicable to this Submission.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	Single case filing. Not Applicable to this Submission.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

SERFF Tracking #:

GARD-129582030

State Tracking #:

Company Tracking #:

10357

State:

District of Columbia

Filing Company:

The Guardian Life Insurance Company of America

TOI/Sub-TOI:

H11G Group Health - Disability Income/H11G.004 Other

Product Name:

ALPA Loss of License

Project Name/Number:

Single Case Filing/10357

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	See Actuarial Memorandum.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	Single case filing. Not Applicable to this Submission.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



## Actuarial Memorandum

---

### Rates for ALPA (Plan #397109)

There will be no prospective rate adjustment for ALPA (Plan #397109) as a result of the changes to the Pre-Existing Conditions wording in the contract.

If there are any questions, please contact me at 610.807.8026.

-----  
Gary MacGregor, FSA, MAAA  
Assistant Actuary  
Group Pricing & Product Development

4/11/14

-----  
Date