

State: District of Columbia **Filing Company:** The Prudential Insurance Company of America
TOI/Sub-TOI: H02G Group Health - Accident Only/H02G.000 Health - Accident Only
Product Name: PF: Accident Only (Voluntary)
Project Name/Number: PF: Accident Only (Voluntary)/

Filing at a Glance

Company: The Prudential Insurance Company of America
Product Name: PF: Accident Only (Voluntary)
State: District of Columbia
TOI: H02G Group Health - Accident Only
Sub-TOI: H02G.000 Health - Accident Only
Filing Type: Rate
Date Submitted: 04/10/2014
SERFF Tr Num: PRUX-G129493498
SERFF Status: Closed-APPROVED
State Tr Num:
State Status:
Co Tr Num: DC034800100098

Implementation
Date Requested:
Author(s): SPI Prudential
Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu
Disposition Date: 05/13/2014
Disposition Status: APPROVED
Implementation Date: 01/01/2015

State Filing Description:

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General Information

Project Name: PF: Accident Only (Voluntary)	Status of Filing in Domicile:
Project Number:	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, Other, Discretionary, Employer, Trust	Explanation for Other Group Market Type: Credit Union, Labor Union
Overall Rate Impact:	Filing Status Changed: 05/13/2014
	State Status Changed:
Deemer Date:	Created By: SPI Prudential
Submitted By: SPI Prudential	Corresponding Filing Tracking Number: DC034800100097

Filing Description:

Please note that this rate filing is being submitted in conjunction with form filing PRUX-G129473502. These rates were initially attached to the form filing but we are submitting a separate rate filing at the direction of Colin Johnson who instructed that the forms and rates should be in separate filings.

Company and Contact

Filing Contact Information

Joanne Caputo, Assistant Secretary	joanne.caputo@prudential.com
80 Livingston Avenue	973-548-6470 [Phone]
Roseland, NJ 07068	973-548-6480 [FAX]

Filing Company Information

The Prudential Insurance Company of America	CoCode: 68241	State of Domicile: New Jersey
80 Livingston Avenue	Group Code: 304	Company Type: Life and Health
Roseland, NJ 07068	Group Name:	State ID Number:
(973) 548-7324 ext. [Phone]	FEIN Number: 22-1211670	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing: Prior Approval

Company Rate Information

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

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PRUX-G129493498

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Accident Rate Manual_2014	83500 ACC A 5022, 83500 ACC R 5029, 83500 BSB 5113	New		Accident Rate Manual_2014.PDF,

**Group Accident Insurance
Premium & Claim Cost Rates****Description of Benefits**

This product is designed to provide benefits for covered accidental losses resulting directly from accidental injury. Based on employer selection, benefits are payable for accidental losses such as fractures, dislocations, burns, loss of life and other covered accidents as listed in Table A of this manual.

Additional benefits include Hospital Stay/Emergency Room benefits, Lodging benefits, Transportation benefits, Wellness benefits, and additional AD&D benefits, as listed in Table D of this manual.

The amount of benefits paid for each accident depends on the coverage amounts selected by the employer and varies for each type of accident. Benefits are available to employees of employer groups, their spouses and dependent children. Premium payments are made by the employee, employer or a combination of both.

**Group Accident Insurance
Premium & Claim Cost Rates****Accident Product Annual Premium Rate Calculation:**

1. For each covered accidental loss, select the Base Claim Rates. See Table A-1 (Fractures), Table A-2 (Dislocations), Table A-3 (Burns) and Table A-4 (All Other Accident Claims) for a listing of the covered injury types and annual composite claim rates. Depending on the benefit amount selected for each accident, multiply the base claim rates by [the selected Benefit Amount] divided by [the Base Benefit Amount]. For example, if a \$1,000 benefit amount is chosen for a skull fracture, multiply the base claim rates by 10 (\$1,000/\$100). In addition, the following adjustment factors will be applied (if applicable):
 - a. Multiply only the Coma claim rates by the Adjustment Factor for the Number of Days Comatose for Coma Benefit to be Payable (Table B).
 - b. Multiply only the Dislocations claim rates by the Adjustment Factor for Partial Dislocations (Table C).
2. If applicable, select the claim rates for Additional Benefits. See Table D below for a listing of additional benefits and annual composite claim rates. Depending on the benefit amount selected, for each additional benefit, multiply the base claim rates by [the selected Benefit Amount] divided by [the Base Benefit Amount]. In addition, the following adjustment factors will be applied (if applicable):
 - a. Multiply only the Hospital Confinement claim rates by the Adjustment Factor for Hospital Confinement (covered days per year) (Table E).
 - b. Multiply the Wellness claim rates by the Adjustment Factor for Wellness Waiting Period (Table F).
 - c. Multiply the Transportation claim rates by the Adjustment Factor for Transportation Payments per Accident (Table G).
 - d. Multiply the Lodging claim rates by the Adjustment Factor for Maximum Lodging Days per Accident (Table H).
3. Calculate the sum of all claim rates calculated in Step 1 (adjusted for Steps 1a and 1b, when applicable) and all claim rates calculated in Step 2 (adjusted for Steps 2a, 2b, 2c and 2d, when applicable) separately for employee, spouse and child. Rates are blended by gender and age based on actual enrollment (if available) or expected enrollment.
4. Multiply the claim rates in Step 3 by the appropriate Adjustment Factor for Accident Days Limit (days between accident and diagnosis) (Table I).
5. Multiply Step 4 by the appropriate Waiver of Premium Adjustment Factor (Table J).
6. Multiply Step 5 by the appropriate Industry Adjustment Factor (Table K). When there are employees in a mix of industries, adjustments may be made to reflect that mix. Additionally rates may be adjusted for blue-collar employee content (+/-10%) based on how much the percentage mix differs from the norm for that industry.
7. Multiply Step 6 by the appropriate Adjustment Factor for 24 Hr/Off-the-job Coverage (Table L).
8. Multiply Step 7 by the appropriate Rate Guarantee Adjustment Factor (Table M).
9. Calculate the retention (see Retention instructions in section N below) and divide the result in step 8 by (1-Retention) for the final premium rate.

**Group Accident Insurance
Premium & Claim Cost Rates**

10. When dependents are covered, calculate tiered rates using the Tier Rate formulas in Section O below.
11. If an employer's plan design requires variations in approved benefits that are not explicitly shown in the tables below, then interpolation or extrapolation methods will be used to determine reasonable and appropriate pricing factors.
12. If credible group experience data is available, whether transferred to Prudential from another carrier or incurred with Prudential, the final premium rates may be adjusted to reflect the incurred experience data, to the extent that the experience is credible.

Illustrative Example						
		Employee		Spouse		Child
A.	Base Claim Rates for Fractures, Dislocations, Burns and All Other Accidents (multiplied by [Selected Benefit Amt]/[Base Benefit Amt])	x		x		x
B.	Adjustment Factor for the Number of Days Comatose for Coma Benefit to be Payable (applies only to Coma claim rates)	x		x		x
C.	Adjustment Factor for Partial Dislocations (applies only to Dislocations claim rates)	x		x		x
D.	Claim Rates for Additional Benefits (Emergency Room, Hospital Confinement, Wellness, Transportation and Lodging)	x		x		x
E.	Adjustment Factor for Hospital Confinement (applies only to Hospital Confinement benefits)	x		x		x
F.	Adjustment Factor for Wellness Waiting Period (applies only to Wellness benefits)	x		x		x
G.	Adjustment Factor for Transportation Payments (applies only to Transportation benefits)	x		x		x
H.	Adjustment Factor for Maximum Lodging Days (applies only to Lodging benefits)	x		x		x
Subtotal 1	A (adjusted for B & C) + D (adjusted for E, F, G & H)	x		x		x
I.	Accident Days Limit Adjustment	x		x		x
J.	Waiver of Premium Adjustment	x		x		x
K.	Industry Adjustment	x		x		x
L.	Adjustment for 24 Hr/Off-the-Job Coverage					
M.	Rate Guarantee Adjustment	x		x		x
Subtotal 2	Subtotal 1 *I*J*K*L*M	x		x		x
N.	Retention Percentage	x		x		x
Final Rate	Subtotal 2 / (1 - N)	x		x		x

**Group Accident Insurance
Premium & Claim Cost Rates**

Table A-1 (Fractures) – Base Claim Rates

		Annual Composite Claim Rate	
Type of Fracture	Base Benefit Amount	Adult	Child
Skull (Simple Non-Depressed)	\$100 Benefit	0.01200	0.00970
Skull (Depressed)	\$100 Benefit	0.01306	0.01055
Facial Bone Including Nose Except Upper or Lower Jaw	\$100 Benefit	0.01977	0.01597
Upper Jaw	\$100 Benefit	0.00706	0.00570
Lower Jaw	\$100 Benefit	0.00777	0.00628
Spine (vertebral Processes)	\$100 Benefit	0.06673	0.05391
Spine (Vertebral Body Except Vertebral Processes)	\$100 Benefit	0.06673	0.05391
Collar Bone	\$100 Benefit	0.00777	0.00628
Shoulder Blade	\$100 Benefit	0.00459	0.00371
Breast Bone	\$100 Benefit	0.00388	0.00314
Rib	\$100 Benefit	0.03919	0.03166
Pelvis Except Tailbone	\$100 Benefit	0.01589	0.01284
Tailbone	\$100 Benefit	0.00741	0.00599
Upper Arm	\$100 Benefit	0.30077	0.24299
Forearm	\$100 Benefit	0.62104	0.50174
Wrist	\$100 Benefit	0.21365	0.17261
Hand Except Fingers	\$100 Benefit	0.21648	0.17489
Finger	\$100 Benefit	0.42660	0.34466
Hip or Thigh	\$100 Benefit	0.40643	0.32835
Kneecap	\$100 Benefit	0.10713	0.08655
Leg Except Thigh	\$100 Benefit	0.12796	0.10338
Ankle	\$100 Benefit	0.19214	0.15523
Foot Except Toes	\$100 Benefit	0.08389	0.06778
Toe	\$100 Benefit	0.30520	0.24657
Chip	\$100 Benefit	0.06326	0.05111

**Group Accident Insurance
Premium & Claim Cost Rates**

Table A-2 (Dislocations) – Base Claim Rates

		Annual Composite Claim Rate	
Type of Dislocation	Base Benefit Amount	Adult	Child
Lower Jaw	\$100 Benefit	0.01244	0.01005
Spine	\$100 Benefit	0.00594	0.00480
Collar Bone	\$100 Benefit	0.01188	0.00960
Shoulder Joint	\$100 Benefit	0.01188	0.00960
Rib	\$100 Benefit	0.00594	0.00480
Elbow Only	\$100 Benefit	0.00620	0.00501
Wrist Only	\$100 Benefit	0.00620	0.00501
Hand Except Fingers	\$100 Benefit	0.01239	0.01001
Finger Only	\$100 Benefit	0.01611	0.01301
Hip	\$100 Benefit	0.12670	0.10236
Knee	\$100 Benefit	0.02033	0.01643
Ankle	\$100 Benefit	0.02033	0.01643
Foot Except Toes	\$100 Benefit	0.02033	0.01643
Toe Only	\$100 Benefit	0.01611	0.01301

Table A-3 (Burns) – Base Claim Rates

		Annual Composite Claim Rate	
Type of Burn	Base Benefit Amount	Adult	Child
2nd Degree: <40 cm	\$10 Benefit	0.00004	0.00005
2nd Degree: 40 cm - 100 cm	\$10 Benefit	0.00006	0.00007
2nd Degree: 100 cm - 300 cm	\$10 Benefit	0.00021	0.00024
2nd Degree: 300 cm+	\$250 Benefit	0.05390	0.06093
3rd Degree: <40 cm	\$500 Benefit	0.00131	0.00149
3rd Degree: 40 cm - 100 cm	\$500 Benefit	0.00197	0.00223
3rd Degree: 100 cm - 300 cm	\$500 Benefit	0.00657	0.00743
3rd Degree: 300 cm+	\$2,500 Benefit	0.33642	0.38031

**Group Accident Insurance
Premium & Claim Cost Rates**

Table A-4 (All Other Accident Claims) – Base Claim Rates

Type	Base Benefit Amount	Annual Composite Claim Rate	
		Adult	Child
Accidental Death & Dismemberment	\$1000 Benefit	0.18600	0.06000
Broken Tooth (w/ exposed dentine)	\$25 Benefit	0.41679	0.53587
Broken or Chipped Tooth (w/out exposed dentine)	\$25 Benefit	0.50430	0.64839
Coma	\$5,000 Benefit	1.96569	3.95958
Concussion (w/loss of consciousness)	\$50 Benefit	0.08275	0.16676
Concussion (w/out loss of consciousness)	\$50 Benefit	0.08275	0.16676
Eye Injury	\$100 Benefit	0.13120	0.06560
Hernia, Femoral	\$50 Benefit	0.00119	0.00101
Hernia, Inguinal	\$50 Benefit	0.02537	0.02140
Herniated Disc	\$100 Benefit	0.24143	0.20366
Lacerations (< 5 cm)	\$10 Benefit	0.01258	0.01258
Lacerations (5-15cm)	\$100 Benefit	0.18867	0.18867
Lacerations (>15 cm)	\$100 Benefit	0.37735	0.37735
Paralysis (4 limbs)	\$1,000 Benefit	0.00789	0.00358
Paralysis (3 limbs)	\$1,000 Benefit	0.00789	0.00358
Paralysis (2 limbs)	\$1,000 Benefit	0.02266	0.01029
Paralysis (1 limb)	\$1,000 Benefit	0.01076	0.00489
Tear, Cartilage	\$50 Benefit	0.06544	0.05520
Tear, Tendon	\$500 Benefit	0.34705	0.29276
Tear, Ligament	\$100 Benefit	0.01358	0.01146
Tear, Rotator Cuff	\$100 Benefit	0.01356	0.01144

**Group Accident Insurance
Premium & Claim Cost Rates**

**Table B
Adjustment Factor for # of Days Comatose for Coma Benefit to be Payable**

Coma Duration	2 Days	4 Days	7 Days	14 Days
Adjustment Factor	1.4401	1.2000	1.0000	0.4473

Applies to Coma benefits only

**Table C
Adjustment Factor for Partial Dislocations**

If partial dislocations are paid at a reduced benefit amount, apply the adjustment factors below to the dislocation incidence rates.

Percentage Payable	100.0%	75.0%	50.0%	25.0%
Adjustment Factor	1.000	0.985	0.970	0.955

Applies to Dislocation benefits only

**Group Accident Insurance
Premium & Claim Cost Rates**
**Table D
Additional Benefits**

Type	Base Benefit Amount	Annual Composite Claim Rate	
		Adult	Child
Hospital Confinement	\$50 Per Day	2.76039	1.23596
Emergency Room (Hospital stay less than 24 hrs)	\$50 Per Day	3.32937	1.49073
AD&D Optional Benefits (includes additional benefits for Tuition Reimbursement, Childcare Expenses and Common Carrier)	\$1000 AD&D benefit	0.00112	0.00009
Wellness	\$50 Benefit	10.89778	4.21694
Transportation	\$100 Benefit	0.25541	0.23842
Lodging	\$100 Benefit	2.55407	2.38415

**Table E
Adjustment Factor for Hospital Confinement (covered days per year)**

Number of Days	10 Days	15 Days	30 Days	60 Days	90 Days	180 Days	365 Days
Adjustment Factor	0.8253	0.9011	1.0000	1.0540	1.0713	1.0833	1.0853

Applies to Hospital Confinement benefit only

**Table F
Adjustment Factor for Wellness Waiting Period**

None	1 Month	2 Months	3 Months	6 Months	9 Months	12 Months	18 Months	24 Months
1	0.987	0.973	0.96	0.922	0.885	0.85	0.784	0.722

*Applies to Wellness
Benefit Only*

**Group Accident Insurance
Premium & Claim Cost Rates**

**Table G
Adjustment Factor for Transportation Payments per Year**

Number of trips	1 Trip	3 Trips	6 Trips
Adjustment Factor	0.3333	1.0000	1.4000

Applies to Transportation Benefit Only

**Table H
Adjustment Factor for Maximum Lodging Days per Year**

Number of Days	1 Day	5 Days	10 Days	15 Days	30 Days	45 Days	60 Days	75 Days	90 Days	120 Days
Adjustment Factor	0.5500	0.7000	0.7500	0.8500	1.0000	1.1000	1.1500	1.1750	1.1800	1.1812

Applies to Lodging Benefit Only

**Table I
Adjustment Factor for Accident Days Limit (days between accident & diagnosis)**

Time for Loss to Occur	30 Days	60 Days	90 Days	180 Days	365 Days
Adjustment Factor	0.990	0.995	1.000	1.020	1.050

Applies to all benefits

**Table J
Adjustment Factor for Waiver of Premium**

Waiver Provison	Not Included	3 Month EP	6 Month EP	9 Month EP	12 Month EP
Adjustment Factor	1.00	1.04	1.03	1.02	1.01

Applies to all benefits

**Group Accident Insurance
Premium & Claim Cost Rates**

**Table K
Industry (SIC) Adjustment**

SIC Code	Classification of Industry	Adjustment Factor
011x	Cash Grains	1.00
013x	Field Crops, Except Cash Grains	1.10
016x	Vegetables and Melons	1.10
017x	Fruits and Tree Nuts	1.10
018x	Horticultural Specialties	1.10
019x	General Farms, Primarily Crop	1.10
021x	Beef Cattle Feedlots	1.25
021x	General Livestock, Except Dairy, Poultry, and Animal Specialties	1.25
024x	Dairy Farms	1.10
025x	Poultry and Eggs	1.10
027x	Animal Specialties	1.10
0271	Furriers	1.10
029x	General Farms, Primarily Livestock	1.10
071x	Soil Preparation Services	1.00
0721	Crop Planting, Cultivating, and Protection	1.00
0722	Crop Harvesting, Primarily by Machine	1.00
0723	Crop Preparation Services for Marketing, Except Cotton Ginning	1.10
0724	Cotton Ginning	1.00
0729	General Crop Services	1.00
074x	Animal Husbandry Services, Veterinary	1.25
075x	Animal Services, Except Veterinary	1.10
076x	Farm Labor and Management Services	1.00
0781	Landscape Counseling & Planning	1.00
0782	Lawn and Garden Services	1.00
0783	Ornamental Shrub and Tree Services	1.00
08xx	Forestry	1.00
09xx	Fishing, Hunting, and Trapping	1.25
101x	Iron Ores	1.25
102x	Copper Ores	1.25
103x	Lead and Zinc Ores	1.25
104x	Gold and Silver Ores	1.25
105x	Bauxite and Other Aluminum Ores	1.25
106x	Ferroalloy ores, except vanadium	1.25
108x	Metal Mining Services	1.25
109x	Miscellaneous Ores	1.25
111x	Anthacite Mining	1.25
122x	Bituminous Coal and Lignite Mining	1.50

**Group Accident Insurance
Premium & Claim Cost Rates**

SIC Code	Classification of Industry	Adjustment Factor
131x	Crude Petroleum and Natural Gas	1.25
132x	Natural Gas Liquids	1.25
138x	Oil and Gas Field Services	1.25
141x	Dimension Stone	1.25
142x	Crushed and Broken Stone, Including Riprap	1.25
144x	Sand and Gravel	1.25
145x	Clay, Ceramic, And Refractory Minerals	1.25
147x	Chemical and Fertilizer Mineral Mining	1.25
148x	Nonmetallic Minerals (Except Fuels) Services	1.25
149x	Miscellaneous Nonmetallic Minerals, Except Fuels	1.25
152x	General Building Contractors-Residential Buildings	1.00
153x	Operative Builders	1.10
154x	General Building Contractors-Nonresidential Buildings	1.10
161x	Highway and Street Construction, Except Elevated Highways	1.10
162x	Heavy Construction, Except Highway and Street Construction	1.10
171x	Plumbing, Heating (Except Electric), and Air Conditioning	1.10
172x	Painting, Paper Hanging, and Decorating	1.00
173x	Electrical Work	1.00
174x	Masonry, Stonework, Tile Setting, and Plastering	1.10
175x	Carpentering and Flooring	1.10
176x	Roofing and Sheet Metal Work	1.25
177x	Concrete Work	1.25
178x	Water Well Drilling	1.25
1791	Structural Steel Erection	1.50
1793	Glass and Glazing Work	1.25
1794	Excavating and Foundation Work	1.25
1795	Wrecking and Demolition Work	1.25
1796	Installation or Erection of Building Equipment, Not Elsewhere Classified	1.10
1799	Special Trade Contractors, Not Elsewhere Classified	1.00
201x	Meat Products	1.10
202x	Dairy Products	1.50
203x	Canned and Preserved Fruits And Vegetables	1.10
204x	Grain Mill Products	1.10
205x	Bakery Products	1.10
206x	Sugar and Confectionery Products	1.10
207x	Fats and Oils	1.10
208x	Beverages	1.25
209x	Miscellaneous Food Preparations and Kindred Products	1.10
21xx	Tobacco Manufactures	1.00
221x	Broad Woven Fabric Mills, Cotton	1.00
222x	Broad Woven Fabric Mills, Man-made Fiber and Silk	1.00
223x	Broad Woven Fabric Mills, Wool (including Dyeing and Finishing)	1.00

**Group Accident Insurance
Premium & Claim Cost Rates**

SIC Code	Classification of Industry	Adjustment Factor
224x	Narrow Fabrics and other Smallwares Mills; Cotton, Wool, Silk, and Man-Made Fiber	1.00
225x	Knitting Mills	1.00
226x	Dyeing and Finishing Textiles, Except Wool Fabrics and Knit Goods	1.00
227x	Floor Covering Mills	1.00
228x	Yarn and Thread Mills	1.00
229x	Miscellaneous Textile Goods	1.00
231x	Men's, Youths', and Boys' Suits, Coats, And Overcoats	1.00
232x	Men's, Youths', And Boys' Furnishings, Work Clothing, And Allied Garments	1.00
233x	Women's, Misses' and Juniors' Outerwear	1.00
234x	Women's, Misses', Children's, and infants' Undergarments	1.00
235x	Hats, Caps, and Millinery	1.00
236x	Girls', Children's, and Infants' Outerwear	1.00
237x	Fur Goods	1.00
238x	Miscellaneous Apparel And Accessories	1.00
239x	Miscellaneous Fabricated Textile Products	1.00
241x	Logging Camps and Logging Contractors	1.10
242x	Sawmills and Planing Mills	1.25
243x	Millwork, Veneer, Plywood, And Structural Wood Members	1.25
244x	Wood Containers	1.25
245x	Wood Buildings and Mobile homes	1.25
249x	Miscellaneous Wood Products	1.25
251x	Household Furniture	1.25
252x	Office Furniture	1.25
253x	Public Building and Related Furniture	1.25
254x	Partitions, Shelving, Lockers, and Office and Store Fixtures	1.25
259x	Miscellaneous Furniture and Fixtures	0.90
261x	Pulp Mills	1.00
262x	Paper Mills, Except Building Paper Mills	1.00
263x	Paperboard Mills	1.00
264x	Converted Paper and Paperboard Products, Except Containers and Boxes	1.00
265x	Paperboard Containers And Boxes	1.00
266x	Building Paper and Building Board Mills	1.00
271x	Newspapers; Publishing, Publishing And Printing	0.90
272x	Periodicals; Publishing, Publishing And Printing	0.90
273x	Books	0.90
274x	Miscellaneous Publishing	0.90
275x	Commercial Printing	0.90
276x	Manifold Business Forms	0.90
277x	Greeting Card Publishing	0.90

**Group Accident Insurance
Premium & Claim Cost Rates**

SIC Code	Classification of Industry	Adjustment Factor
278x	Blankbooks, Looseleaf Binders, and Bookbinding And Related Work	0.90
279x	Service Industries For the Printing Trade	0.90
281x	Industrial Inorganic Chemicals	1.00
282x	Plastics and Synthetic Materials and Other Man-Made Fibers, Except Glass	1.00
283x	Drugs	1.00
284x	Soap, Detergents, and Cleaning Preparations, Perfumes, cosmetics, and Other Toilet Preparations	1.00
285x	Paints, Varnishes, Laquers, Enamels, And Allied Products	1.00
286x	Industrial Organic Chemicals	1.00
287x	Agricultural Chemicals	1.00
289x	Miscellaneous Chemical Products (except 2892)	1.00
2892	Explosives	1.50
291x	Petroleum Refining	1.00
295x	Paving and Roofing Materials	1.10
299x	Miscellaneous Products of Petroleum And Coal	1.10
301x	Tires and Inner Tubes	1.10
302x	Rubber and Plastics Footwear	1.10
303x	Reclaimed Rubber	1.10
304x	Rubber and Plastics Hose and Belting	1.10
306x	Fabricated Rubber Products, Not Elsewhere Classified	1.10
307x	Miscellaneous Plastics products	1.10
311x	Leather Tanning and Finishing	1.10
313x	Boot and Shoe Cut Stock and Findings	1.10
314x	Footwear, Except Rubber	1.00
315x	Leather Gloves and Mittens	1.00
316x	Luggage	1.00
317x	Handbags and Other Personal Leather Goods	1.00
319x	Leather Goods, Not Elsewhere Classifies	1.00
321x	Flat Glass	1.25
322x	Glass and Glassware, Pressed or Blown	1.25
323x	Glass Products, Made or Purchased Glass	1.25
324x	Cement, Hydraulic	1.25
325x	Structural Clay Products	1.10
326x	Pottery and Related Products	1.10
327x	Concrete, Gypsum, and Plaster Products	1.10
329x	Cut Stone and Stone Products	1.10
3291	Abrasive Products	1.25
3292	Asbestos Products	1.25
3293	Gaskets, Racking, And Sealing Devices	1.25
3293	Mineral Wool	1.25
3297	Nonclay Refractories	1.50

**Group Accident Insurance
Premium & Claim Cost Rates**

SIC Code	Classification of Industry	Adjustment Factor
3299	Nonmetallic Mineral Products, Not Elsewhere Classified	1.50
331x	Blast Furnaces, Steel Works, and Rolling and Finishing Mills	1.25
332x	Iron and Steel Foundries	1.50
333x	Primary Smelting And Refining of Nonferrous Metals	1.25
334x	Secondary Smelting And Refining of Nonferrous Metals	1.25
335x	Rolling, Drawing, And Extruding of Nonferrous Metals	1.25
336x	Nonferrous Foundries (Casting)	1.50
339x	Miscellaneous Primary Metal Products	1.25
341x	Metal Cans and Shipping Containers	1.25
342x	Cutlery, Hand Tools, and General Hardware	1.10
343x	Heating Equipment, Except Electric and Warm Air; and Plumbing Fixtures	1.25
344x	Fabricated Structural Metal Products	1.25
345x	Screw Machine Products, and Bolts, Nuts, Screws, Rivets, and Washers	1.25
346x	Metal Forgings and Stampings	1.25
347x	Coating, Engraving, and Allied Services	1.10
348x	Ordnance and Accessories, Except Vehicles And Guided Missiles	1.25
349	Miscellaneous Fabricated Metal Products	1.10
351x	Engines and Turbines	1.00
352x	Farm and Garden Machinery And Equipment	1.10
353x	Construction, Mining, And Materials Handling Machinery and Equipment	1.10
354x	Metalworking Machinery and Equipment	1.10
355x	Special Industry Machinery, Except Metalworking Machinery	1.10
356x	General Industrial Machinery and Equipment	1.10
357x	Office, Computing, and Accounting Machines	1.10
358x	Refrigeration and Service Industry Machinery	1.10
359x	Miscellaneous Machinery, Except Electrical	1.10
361x	Electric Transmission And Distribution Equipment	1.00
362x	Electrical Industrial Apparatus	1.00
363x	Household Appliances	1.00
364x	Electric Lighting and Wiring Equipment	1.00
365x	Radio and Television Receiving Equipment, Except Communication Types	0.90
366x	Communication Equipment	0.90
367x	Electronic Components and Accessories	0.90
369x	Miscellaneous Electrical Machinery, Equipment, And Supplies	1.00
371x	Motor Vehicles and Motor Vehicle Equipment	1.25
372x	Aircraft and Parts	1.25
373x	Ship and Boat Building and Repairing	1.25
374x	Railroad Equipment	1.25
375x	Motorcycles, Bicycles, and Parts	1.25

**Group Accident Insurance
Premium & Claim Cost Rates**

SIC Code	Classification of Industry	Adjustment Factor
376x	Guided Missiles and Space Vehicles and Parts	1.00
379x	Miscellaneous Transportation Equipment	1.25
381x	Engineering, Laboratory, Scientific, and Research Instruments and Associated Equipment	0.90
382x	Measuring and Controlling Instruments	0.90
383x	Optical Instruments and Lenses	0.90
384x	Surgical, Medical, and Dental Instruments and Supplies	0.90
385x	Ophthalmic Goods	0.90
386x	Photographic Equipment and Supplies	0.90
387x	Watches, Clocks Clockwork Operated Devices, And Parts	0.90
39xx	Miscellaneous Manufacturing Industries	1.10
40xx	Railroad Transportation	1.50
411x	Local and Suburban Transit	1.25
412x	Taxicabs	1.00
413x	Intercity and Rural Highway Passenger Transportation	1.00
414x	Passenger Transportation Charter Service	1.00
415x	School Buses	1.00
417x	Terminal and Service Facilities for Motor Vehicle Passenger Transportation	1.00
421x	Trucking, Local and Long Distance	1.25
441x	Deep Sea Foreign Transportation	1.10
442x	Deep Sea Domestic Transportation	1.10
444x	Transportation on Rivers and Canals	1.10
445x	Local Water Transportation	1.10
446x	Services Incidental to Water Transportation	1.00
45xx	Transportation by Air	1.25
46xx	Pipe Lines, Except Natural Gas	1.25
471x	Freight Forwarding	1.25
472x	Arrangement of Transportation	0.80
474x	Rental of Railroad Cars	0.80
478x	Miscellaneous Services Incidental to Transportation	1.10
481x	Telephone Communication	0.80
482x	Telegraph Communication	0.80
483x	Radio and Television Broadcasting	0.90
489x	Communication Services, Not Elsewhere Classified	0.80
491x	Electric Services	1.00
492x	Gas Production and Distribution	1.00
493x	Combination Electric and Gas, And other Utility Services	1.00
494x	Water Supply	1.00
495x	Sanitary Services	1.00
496x	Steam Supply	1.10
497x	Irrigation Systems	1.10
501x	Wholesale Motor Vehicles and Automotive Parts and Supplies	1.00

**Group Accident Insurance
Premium & Claim Cost Rates**

SIC Code	Classification of Industry	Adjustment Factor
502x	Wholesale Furniture and Home Furnishings	1.00
503x	Wholesale Lumber And Other Construction Materials	1.00
504x	Wholesale Sporting, Recreational, Photographic, and Hobby Goods, Toys and Supplies	1.00
505x	Wholesale Metals and Minerals, Except Petroleum	1.00
506x	Electrical Goods	1.00
5072	Hardware	1.00
5074	Plumbing and Heating Equipment and Supplies (Hydronics)	1.00
5075	Warm Air Heating and Air Conditioning, Equipment and Supplies	1.00
5078	Refrigeration Equipment and Supplies	1.00
508x	Machinery, Equipment, and Supplies	1.00
5083	Farm and Garden Machinery and Equipment	1.00
5093	Scrap and Waste Materials	1.00
5094	Jewelry, Watches, Diamonds, and Other Precious Stones	0.80
5099	Durable Goods, Not Elsewhere Classified	0.80
51xx	Wholesale Trade - Nondurable Goods	1.00
5181	Alcoholic Beverages	1.25
521x	Lumber and Other Building Materials Dealers	1.25
525x	Hardware Stores	1.25
526x	Retail Nurseries, Lawn and Garden Supply Stores	1.10
531x	Department Stores	1.10
533x	Variety Stores	1.10
539x	Miscellaneous General Merchandise Stores	1.10
541x	Grocery Stores	1.00
542x	Meat and Fish (Seafood) Markets, Including Freezer Provisioners	1.00
543x	Fruit Stores and Vegetable Markets	1.00
544x	Candy, Nut, and Confectionery Stores	1.00
545x	Dairy Products Stores	1.00
546x	Retail Bakeries	1.00
549x	Miscellaneous Food Stores	1.00
551x	Motor Vehicle Dealers (New and Used)	1.00
552x	Motor Vehicle Dealers (Used Only)	1.00
553x	Auto and Home Supply Stores	1.00
554x	Gasoline Service Stations	1.00
555x	Boat dealers	1.00
556x	Recreational and Utility Trailer Dealers	1.10
557x	Motorcycle Dealers	1.10
559x	Automotive Dealers, Not Elsewhere Classified	1.10
56xx	Apparel and Accessory Stores	1.00
571X	Furniture, Home Furnishing, and Equipment Stores, Except Appliances	1.10
572x	Household Appliance Stores	1.10
573x	Radio, Television, and Music Stores	1.00

**Group Accident Insurance
Premium & Claim Cost Rates**

SIC Code	Classification of Industry	Adjustment Factor
5812	Eating Places Including Cafeteria and Catering Services	1.00
5813	Drinking Places (Alcoholic Beverages)	1.10
591x	Drug Stores and Proprietary Stores	1.00
592x	Liquor Stores	1.10
593x	Used Merchandise Stores	1.25
5931	Pawn Shops	1.25
5941	Sporting Goods Stores And Bicycle Shops	1.25
5942	Book Stores	1.25
5942	Adult Book Stores	1.25
5943	Stationery Stores	1.25
5944	Jewelry Stores	1.25
5945	Hobby, Toy, and Game Shops	1.25
5946	Camera and Photographic and Supply Stores	1.25
5947	Gift, Novelty, and Souvenir Shops	1.25
5948	Luggage and Leather Goods Stores	1.25
5949	Sewing, Needlework, and Piece Goods Stores	1.25
596x	Nonstore Retailers	1.00
598x	Fuel And Ice Dealers	1.00
599x	Retail Stores, Not Elsewhere Classified	1.25
601x	Federal Reserve Banks	0.80
602x	Commercial and Stock Savings Banks	0.80
603x	Mutual Savings Banks	0.80
604x	Trust Companies Not Engaged in Deposit Banking	0.80
605x	Establishments Performing Functions Closely Related to Banking	0.80
611x	Rediscount and Financing Institutions for Credit Agencies Other Than Banks	0.80
612x	Savings and Loan Associations	0.80
613x	Agricultural Credit Institutions	0.80
614x	Personal Credit Institutions	0.80
615x	Business Credit Institutions	0.80
616x	Mortgage Bankers and Brokers	0.80
621x	Security Brokers, Dealers, and Flotation Companies	0.80
622x	Commodity Contracts Brokers and Dealers	0.80
623x	Security and Commodity Exchanges	0.80
628k	Services Allied with the Exchange of Securities or Commodities	0.80
631x	Life Insurance	0.80
633x	Fire, Marine, and Casualty Insurance	0.80
635x	Surety Insurance	0.80
636x	Title Insurance	0.80
637x	Pension, Wealth, and Welfare Funds	0.80
639x	Insurance Carriers, Not Elsewhere Classified	0.80
641x	Insurance Agents, Brokers, and Service	0.80
651x	Real Estate Operators (Except Developers) and Lessors	1.00

**Group Accident Insurance
Premium & Claim Cost Rates**

SIC Code	Classification of Industry	Adjustment Factor
653x	Real Estate Agents and Managers	0.90
654x	Title Abstract Offices	0.90
655x	Subdividers and Developers	0.90
661x	Combinations of Real Estate, Insurance, Loans, Law Offices	0.90
671x	Holding Offices	0.90
672x	Investment Offices	0.80
673x	Trusts	0.80
679x	Miscellaneous Investing	0.80
701x	Hotels, Motels, and Tourist Courts	1.10
702x	Rooming and Boarding Houses	1.10
703x	Camps and Trailing Parks	1.25
704x	Organization Hotels and Lodging houses, on Membership Basis	1.25
721x	Laundry, Cleaning, and Garment Services	1.00
722x	Photographic Studios, Portrait	1.10
723x	Beauty Shops	1.25
724x	Barber Shops	1.25
7299	Health Spas	1.25
7299	Massage Parlors	1.25
731x	Advertising	0.80
732x	Consumer Credit and Mercantile Reporting Agencies, and Adjustment and Collection Agencies	0.80
733x	Mailing, Reproduction, Commercial Art and Photography, and Stenographic Services	0.80
7341	Window Cleaning	1.00
7342	Disinfecting and Exterminating Services	1.00
7349	Services to Dwellings and Other Buildings, Not Elsewhere Classified	1.00
735x	News Syndicates	1.00
736x	Personnel Supply Services	1.00
737x	Computer and Data Processing Services	0.80
7392	Management, Consulting, and Public Relations Services	0.80
7393	Detective Agencies and Protective Services	1.25
7395	Photo finishing Laboratories	0.80
7396	Trading Stamp Services	0.80
7397	Commercial Testing Laboratories	0.80
7399	Business Services, Not Elsewhere Classified	1.00
751x	Automotive Rental and Leasing, Without Drivers	1.00
752x	Automobile Parking	1.00
753x	Automobile Repair Shops	1.00
7542	Car Washes	1.00
7549	Automotive Services, Except Repair and Car Washes	1.00
762x	Electrical Repair Shops	1.00
763x	Watch, Clock, and Jewelry Repair	1.00

**Group Accident Insurance
Premium & Claim Cost Rates**

SIC Code	Classification of Industry	Adjustment Factor
764x	Reupholstery and Furniture Repair	1.00
769x	Miscellaneous Repair Shops and Related Services	1.00
781x	Motion Picture Production and Allied Services	1.00
782x	Motion Picture Distribution and Allied Services	1.00
783x	Motion Picture Theaters	1.10
791x	Dance Halls, Studios, and Schools	1.10
7922	Theatrical Producers (Except Motion Pictures), and Miscellaneous Theatrical Services	1.10
7929	Bands, Actors, and other Entertainers and Entertainment Groups	1.10
7929	Orchestras	1.10
793x	Bowling Alleys and Billiard and Pool Establishments	1.10
794x	Commercial Sports	1.10
7992	Public Golf Courses	1.00
7993	Coin-Operated Amusement Devices	1.00
7996	Amusement Parks	1.10
7997	Membership Sports and Recreation Clubs	1.10
7999	Amusement and Recreation Services, Not Elsewhere Classified	1.10
801x	Office of Physicians	0.90
802x	Offices of Dentists	0.90
803x	Offices of Osteopathic Physicians	0.90
804x	Offices of Other Health Practitioners	0.90
805x	Nursing and Personal Care Facilities	1.25
806x	Hospitals	1.10
807x	Medical and Dental Laboratories	1.10
808x	Outpatient Care Facilities	1.10
809x	Health and Allied Services, Not Elsewhere Classified	1.10
811x	Legal Services	0.80
821x	Elementary and Secondary Schools	0.90
822x	Colleges, Universities, Professional Schools, and Junior Colleges	0.90
823x	Libraries and Information Centers	0.90
824x	Correspondence Schools and Vocational Schools	0.90
829x	Schools and Educational Services, Not Elsewhere Classified	0.90
832x	Individual and Family Social Services	1.00
833x	Job Training and Vocational Rehabilitation Services	1.25
835x	Child Day Care Services	1.25
836x	Residential Care	1.50
839x	Social Services, Not Elsewhere Classified	1.50
84xx	Museums, Art Galleries, Botanical, and Zoological Gardens	1.50
861x	Business Associations	1.50
862x	Professional Membership Organizations	1.50
863x	Labor Unions and Similar Labor Organizations	1.50
864x	Civic, Social, and Fraternal Associations	1.50
865x	Political Organizations	1.50

**Group Accident Insurance
Premium & Claim Cost Rates**

SIC Code	Classification of Industry	Adjustment Factor
866x	Religious Organizations	1.25
869x	Membership Organizations, Not Elsewhere Classified	1.25
891x	Engineering, Architectural, and Surveying Services	0.80
893x	Accounting, Auditing, and Bookkeeping Services	0.80
911x	Executive Offices	0.80
912x	Legislative Bodies	0.80
913x	Executive and Legislative Offices Combined	0.80
919x	General Government, Not Elsewhere Classified	0.80
921x	Courts	0.80
922x	Public Order and Safety	0.80
931x	Public Finance, Taxation, and Monetary Policy	0.80
941x	Administration of Educational Programs	0.80
943x	Administration of Public Health Programs	0.80
944x	Administration of Social, Manpower, And Income Maintenance Programs	0.80
945x	Administration of Veterans Affairs, Except Health And Insurance	0.80
953x	Administration of Housing and Urban Development Programs	0.80
961x	Administration of General Economic Programs	0.80
962x	Regulation and Administration of Transportation Programs	0.80
963x	Regulation and Administration of Communication, Electric, Gas, and Other Utilities	0.80
964x	Regulation of Agricultural Marketing and Commodities	0.80
965x	Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors	0.80
966x	Space Research and Technology	0.80
971x	National Security	1.10
972x	International Affairs	1.10
9999	All Other	1.00

**Group Accident Insurance
Premium & Claim Cost Rates**

**Table L
Adjustment Factor for 24 Hr/Off-the-Job Coverage**

Coverage	24 Hour	Off-the Job
Adjustment Factor	1.0000	0.85

Applies to all Benefits

**Table M
Rate Guarantee Adjustment Factors**

Years of Rate Guarantee	Adjustment Factor
1	0.98
2	1.00
3	1.02
4	1.04
5	1.06

Applies to all benefits

**Group Accident Insurance
Premium & Claim Cost Rates****N. Retention**

The premium rate is equal to the expected claim rate/(1.00 - retention %). The retention % equals the sum of a, b, c, and d where:

- a) Equals the estimated premium taxes and assessments payable to applicable states as a percentage of annual premium.
- b) Equals the estimated commissions payable as a percentage of annual premium.
- c) Equals a factor for expenses, which varies depending upon the distribution source involved (Home Office, Third Party Administrator (TPA), Brokers, Consultants, Managing General Underwriter (MGU), etc...). (See Item C below).
- d) Equals the Risk/Profit Charge that is needed to support the product as a percentage of annual premium (see Item D below).

Item C:**Regular****Administration**

Eligible Employees

51-499	20%-25%
500-999	15%-25%
1,000+	5%-25%

Item D:**Risk/Profit Charge**

Eligible Employees

51-499	4%-15%
500-999	3%-15%
1,000+	1%-15%

**Group Accident Insurance
Premium & Claim Cost Rates**

O. Tier Rate Section
4-Tier Plan*:

Employee Only =	Composite EE Prem Rate
Employee + Spouse =	(Composite EE Prem Rate + Composite Spouse Prem Rate) x Morbidity Adjustment
Employee + Child(ren) =	[Composite EE Prem Rate + (Composite Child Prem Rate x 1.63)] x Morbidity Adjustment
Employee + Family =	[Composite EE Prem Rate + Composite Spouse Prem Rate + (Composite Child Prem Rate x 2.02)] x Morbidity Adjustment

3-Tier Plan*:

Employee Only =	Composite EE Prem Rate
Employee + 1 =	[Composite EE Prem Rate + (0.74 x Composite Spouse Prem Rate) + (0.26 x Composite Child Prem Rate)] x Morbidity Adjustment
Employee + Family =	[Composite EE Prem Rate + (0.84 x Composite Spouse Prem Rate) + (Composite Child Prem Rate x 2.08)] x Morbidity Adjustment

2-Tier Plan*:

Employee Only =	Composite EE Prem Rate
Employee + Family =	[Composite EE Prem Rate + (0.80 x Composite Spouse Prem Rate) + Composite Child Prem Rate x 1.31)] x Morbidity Adjustment

* Morbidity adjustment = 0.80

State: District of Columbia **Filing Company:** The Prudential Insurance Company of America
TOI/Sub-TOI: H02G Group Health - Accident Only/H02G.000 Health - Accident Only
Product Name: PF: Accident Only (Voluntary)
Project Name/Number: PF: Accident Only (Voluntary)

Supporting Document Schedules

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

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC Accident Act Memo_May 2014.PDF
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

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

SERFF Tracking #:

PRUX-G129493498

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

DC034800100098

State:

District of Columbia

Filing Company:

The Prudential Insurance Company of America

TOI/Sub-TOI:

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

Product Name:

PF: Accident Only (Voluntary)

Project Name/Number:

PF: Accident Only (Voluntary)/

Satisfied - Item:	Actuarial Justification
Comments:	See actuarial memo
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC_Cover Letter_Accident.PDF
Item Status:	
Status Date:	

Satisfied - Item:	DC Response Letter 05-05-14 Accident
Comments:	
Attachment(s):	DC_Response Letter_05-05-14_Accident.PDF
Item Status:	
Status Date:	

Satisfied - Item:	Breakdown of Expense Items Objection #5
Comments:	
Attachment(s):	Breakdown of Expense Items_Objection #5.PDF
Item Status:	
Status Date:	



Prudential

Group Accident Insurance Rate Filing

ACTUARIAL MEMORANDUM

Scope and Purpose

May 2014

The purpose of this rate filing is to provide rates for our new Group Accident product. Prudential is entering the Accident market to expand our current offerings to our group customers. This rate filing is not intended to be used for other purposes. Attached is a description of benefits along with assumptions for the attached Accident rate manual.

Description of Benefits

This policy has an initial contract period of 12-24 months, in some instances this may be longer. The premiums may be paid by the employer, the employee, or a combination of both. It is designed to provide Accident benefits to employees of employer groups and their dependents if so offered. Based on employer selection, benefits are payable for accidental losses such as fractures, dislocations, burns, loss of life and other covered accidents. The complete list of covered accidental losses can be found in Table A of the Rate Manual.

Renewability Provision

These policies are optionally renewable.

Applicability

The policies are applicable to an open block.

Marketing and Underwriting

These products are marketed and sold through our Home Office Sales Force, Brokers, Consultants, Third Party Administrators (TPA's), and Managing General Underwriters (MGU's). There are no medical underwriting requirements. Financial underwriting will be done to determine:

- The legitimacy/stability of the group
- If participation and employer contribution requirements are satisfied
- If employee and dependent eligibility requirements are satisfied
- The financial viability of the case

Issue Age Limits

These policies may be issued from age 18 to age 79.

Interest Rate Assumptions

There are no interest rate assumptions for this product.

Trend Assumptions

Trend assumptions are not used in the pricing of this product since benefits are paid as pre-defined lump sum amounts (not based on medical costs).

Persistency

No lapse has been assumed, as this is an annually rated and renewable product.

Rate Development

The rates for the Accident product reflect our best estimate as to the cost of the Accident product and its plan features. To date, we have had no Accident Product sales and therefore no experience data. Prudential relied heavily on work performed by a consulting firm, Milliman, to arrive at the pricing factors and adjustments. The basis of these factors and adjustments was industry data as well as information we provided Milliman regarding our contractual provisions. The average expected loss ratio for this product is 65% based on our expected case mix. The estimate considers claims paid divided by premiums collected.

Factors for the differing benefit levels were determined based on expected incidence and benefit value. We will monitor emerging experience to evaluate the appropriateness of our rates.

Actuarial Certification

To the best of my knowledge and judgment, these rates are not excessive, inadequate, nor unfairly discriminatory and the benefits provided are reasonable in relation to the rates. In addition, to the best of my knowledge this filing is compliant with the laws of this state.



Donna M. Licciardi, ASA, MAAA
Director, Actuary

May 5, 2014



Donna Licciardi, ASA, MAAA

Director, Group Actuarial
The Prudential Insurance Company of America
80 Livingston Avenue
Roseland, New Jersey 07068-1733
Tel 973 548-5209 Fax 973 548-6659
donna.licciardi@prudential.com

April 10, 2014

Re: Accident Only Rate Filing in District of Columbia

Company Filing Number: 83500 ACC A 5022, et al
SERFF # PRUX-G129493498

To whom it may concern:

The purpose of this rate filing is to provide rates for our new Group Accident Only product. This is an initial filing. Prudential is entering the Accident market to expand our current offerings to our group customers.

The proposed effective date is the later of 1/1/2015 or upon approval by the department. Since this is a new product and initial filing, there are currently no DC policyholders and no premium impact.

Please feel free to contact me with any questions.

Thank you,

A handwritten signature in blue ink that reads "Donna Licciardi".

Donna Licciardi, ASA, MAAA

May 5, 2014

Re: Accident Only Rate Filing in District of Columbia

Company Filing Number: 83500 ACC A 5022, et al
SERFF # PRUX-G129493498

To whom it may concern:

In response to your objection letter dated April 21, 2014, we have addressed your objections below.

Objection 1

Comments: Please provide the status of this filing in the Domiciliary State.

[Response: Our Domiciliary State, New Jersey, does not require rates to be filed for this product. The form filing for this product was approved in New Jersey on September 18, 2013.](#)

Objection 2

Comments: The Rate Review Data Detail section of the filing is missing. The State understands this is a new filing and not required. However completing would be preferred. Please correct, via post-submission update.

[Response: The above has been corrected as requested.](#)

Objection 3

Please provide any group size rating factors for this product.

[Response: There are no group size rating factors for this product.](#)

Objection 4

Please provide the average annual premium for the proposed product.

[Response: The expected average annual premium for this product is \\$241.](#)

Objection 5

Please provide a detailed, line-by-line, make-up of expenses as a percentage of premiums. Each expense item should be accounted for separately and total 100%. Expenses such as profit,

expected loss ratio, commission, e.g. should be included. Expenses such as taxes, administrative, et al should not be grouped together.

Response: Please see the attached document labeled “Breakdown of Expense Items_Objection #5.pdf” for an itemized list of expense assumptions.

Objection 6

What interest rate assumptions, if any are being made? Please justify.

Response: There are no interest rate assumptions used for this product. The Actuarial Memorandum has been updated to reflect this.

Objection 7

What trend assumptions (medical and insurance), if any have been made? Please justify.

Response: Trend assumptions are not used in the pricing of this product since benefits are paid as pre-defined lump sum amounts (not based on medical costs). The Actuarial Memorandum has been updated to reflect this.

Objection 8

Please provide a persistency table and justification for this initial filing.

Response: No lapse has been assumed, as this is an annually rated and renewable product. The Actuarial Memorandum has been updated to reflect this.

Objection 9

Please provide mortality and morbidity assumptions and justifications for this rate filing per DC's Health Rate Filing Instructions. Please see <http://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/Health%20Rate%20Filing%20-%2020102012.pdf> for more information.

Response: All rating assumptions for morbidity and mortality are included in the Accident Rate Manual. Rating factors were provided to us by Milliman consultants. Since there is little industry data available for the Accident product, our consultants used the following publicly available sources :

- NCHS No. 26, “National Hospital Ambulatory Medical Care Survey: 2007 Emergency Department Summary”
- The Third National Health and Nutrition Examination Survey
- Milliman’s Health Cost Guidelines™
- U.S. Statistical Abstract
- National Burn Repository, 2011 Report
- MedicineNet.com
- Family Caregiver Alliance: Selected Traumatic Brain Injury Statistics: “Effects of Traumatic Brain Injury”
- Cdc.gov
 - Traumatic Brain Injury in the United States: Emergency Department Visits, Hospitalizations, and Deaths

- NCHS Series 13, No. 139, “Ambulatory and Inpatient Procedures in the United States”
- NCHS Series 10, No. 202, “Injury and Poisoning Episodes and Conditions: National Health Interview Survey”
- Data Brief 38: Emergency Department Visitors and Visits: Who Used the Emergency Room in 2007?
- NCHS No. 26, “National Hospital Ambulatory Medical Care Survey: 2007 Emergency Department Summary”
- NCHS Series 10, No. 134, "Prevalence of Selected Impairments, United States "
- NCHS Series 13, No. 165, “National Hospital Discharge Survey: 2005 Annual Summary With Detailed Diagnosis and Procedure Data”
- NCHS Series 10, No. 202, “Injury and Poisoning Episodes and Conditions: National Health Interview Survey”
- CDC's NCHS Vital Health Statistics Number 26, "National Hospital Ambulatory Medical Care Survey: 2007 Emergency Department Summary"
- Census.gov, U.S. Statistical Abstract
- Statistics for 1996 HCUP Nationwide Inpatient Sample, by multi-level CCS procedure
- ncbi.nlm.nih.gov, The incidence of fractures and dislocations referred for orthopedic services in a capitated population.
- American Academy of Orthopedic Surgeons, “Patient Demographics”
- International Classification of Diseases
- US Census Bureau
- Family Caregiver Alliance: Selected Traumatic Brain Injury Statistics: “Effects of Traumatic Brain Injury”
- Annual Report for the Model Spinal Cord Injury Care Systems, 2010
- American Cancer Society, Colorectal Cancer Facts & Figures 2008-2010
- Lab Tests Online, Cholesterol
- SEER Cancer Statistics Review

Objection 10

Please provide the adjustment factors, if any, for the type of premium payment (employee, employer, or combination).

Response: There are no premium adjustment factors for the level of employer contribution.

Objection 11

Please confirm: This rate review is limited to DC resident policyholders or DC domiciled group certificate holders. All other rate request will be reviewed by that respective state.

Response: Yes, we confirm that this rate review is limited to DC resident policyholders or DC domiciled group certificate holders.

Objection 12

Please note, this rate filing is subject to conformity with the corresponding forms’ filing. This department reserves the right to withdraw the filing if not.

Response: The statement above has been noted.

Please feel free to contact me with any questions.

Thank you,

A handwritten signature in blue ink that reads "Donna Licciardi". The signature is written in a cursive style with a large initial 'D'.

Donna Licciardi, ASA, MAAA

Approximate Breakdown of Expense Items

for a group with 5,000 eligible employees

Expense Item	Estimated Load as a % of Premium
Premium taxes	2%
Broker commissions	10%
General Administration:	
Overhead & Staffing costs	3%
Claim Administration/TPA	3%
Recordkeeping costs	5%
Marketing & Enrollment materials	2%
Internal sales compensation	2%
Risk Charge/Profit	8%
Total Expected Expenses	35%
Expected Loss Ratio	65%

100%

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

The Prudential Insurance Company of America

TOI/Sub-TOI: H02G Group Health - Accident Only/H02G.000 Health - Accident Only**Product Name:** PF: Accident Only (Voluntary)**Project Name/Number:** PF: Accident Only (Voluntary)/

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)
04/10/2014		Supporting Document	Actuarial Memorandum	05/05/2014	DC Accident Act Memo_2014.PDF (Superseded)



Prudential

Group Accident Insurance Rate Filing

ACTUARIAL MEMORANDUM

Scope and Purpose

March 2014

The purpose of this rate filing is to provide rates for our new Group Accident product. Prudential is entering the Accident market to expand our current offerings to our group customers. This rate filing is not intended to be used for other purposes. Attached is a description of benefits along with assumptions for the attached Accident rate manual.

Description of Benefits

This policy has an initial contract period of 12-24 months, in some instances this may be longer. The premiums may be paid by the employer, the employee, or a combination of both. It is designed to provide Accident benefits to employees of employer groups and their dependents if so offered. Based on employer selection, benefits are payable for accidental losses such as fractures, dislocations, burns, loss of life and other covered accidents. The complete list of covered accidental losses can be found in Table A of the Rate Manual.

Marketing and Underwriting

These products are marketed and sold through our Home Office Sales Force, Brokers, Consultants, Third Party Administrators (TPA's), and Managing General Underwriters (MGU's). There are no medical underwriting requirements. Financial underwriting will be done to determine:

- The legitimacy/stability of the group
- If participation and employer contribution requirements are satisfied
- If employee and dependent eligibility requirements are satisfied
- The financial viability of the case

Rate Development

The rates for the Accident product reflect our best estimate as to the cost of the Accident product and its plan features. To date, we have had no Accident Product sales and therefore no experience data. Prudential relied heavily on work performed by a consulting firm, Milliman, to arrive at the pricing factors and adjustments. The basis of these factors and adjustments was industry data as well as information we provided Milliman regarding our contractual provisions. The average expected loss ratio for this product is 65% based on our expected case mix. The estimate considers claims paid divided by premiums collected.

Factors for the differing benefit levels were determined based on expected incidence and benefit value. We will monitor emerging experience to evaluate the appropriateness of our rates.

Actuarial Certification

To the best of my knowledge and judgment, these rates are not excessive, inadequate, nor unfairly discriminatory and the benefits provided are reasonable in relation to the rates. In addition, to the best of my knowledge this filing is compliant with the laws of this state.



Donna M. Licciardi, ASA, MAAA
Director, Actuary

March 27, 2014