

State: District of Columbia **Filing Company:** Assurity Life Insurance Company
TOI/Sub-TOI: H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness
Product Name: CI HCO
Project Name/Number: CI HCO/CI HCO

Filing at a Glance

Company: Assurity Life Insurance Company
Product Name: CI HCO
State: District of Columbia
TOI: H07G Group Health - Specified Disease - Limited Benefit
Sub-TOI: H07G.001 Critical Illness
Filing Type: Rate
Date Submitted: 05/09/2014
SERFF Tr Num: SEFL-129538414
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: CI HCO

Implementation
Date Requested:
Author(s): Kristi Hendrickson
Reviewer(s): John Morgan (primary), Alula Selassie, Beichen Li
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: District of Columbia **Filing Company:** Assurity Life Insurance Company
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General Information

| | |
|---------------------------------------|---------------------------------------|
| Project Name: CI HCO | Status of Filing in Domicile: Pending |
| Project Number: CI HCO | Date Approved in Domicile: |
| Requested Filing Mode: Informational | Domicile Status Comments: |
| Explanation for Combination/Other: | Market Type: Group |
| Submission Type: New Submission | Group Market Size: Large |
| Group Market Type: Employer | Overall Rate Impact: |
| Filing Status Changed: 05/14/2014 | |
| State Status Changed: | Deemer Date: |
| Created By: Kristi Hendrickson | Submitted By: Kristi Hendrickson |
| Corresponding Filing Tracking Number: | |

Filing Description:

Assurity submits the rates and actuarial memoranda for the forms G H1107 (DC)/G H1107C (DC). These forms were approved on June 12, 2012 under filing number SEFL-128408020 and the option 1 rates included in the actuarial memorandum were approved under SEFL-128408019.

The current market is demanding increased compensation levels for certain worksite distribution channels. The Actuarial Memorandum have been revised to include this option as well as Appendix 2 which shows the premiums for this additional option. The option will be chosen at the group level and will not vary within a group.

Marketing: These forms will be marketed only to individual employees at the worksite using payroll deduction for premiums.

Company and Contact

Filing Contact Information

| | |
|--|---------------------------|
| Kristi Hendrickson, Policy Filing Specialist | policyfiling@assurity.com |
| P.O. Box 82533 | 402-437-3452 [Phone] |
| Lincoln, NE 68501-2533 | 402-437-3802 [FAX] |

Filing Company Information

| | | |
|---------------------------------|-------------------------|-----------------------------|
| Assurity Life Insurance Company | CoCode: 71439 | State of Domicile: Nebraska |
| P.O. Box 82533 | Group Code: | Company Type: Life/Health |
| Lincoln, NE 68501-2533 | Group Name: | State ID Number: |
| (800) 276-7619 ext. [Phone] | FEIN Number: 38-1843471 | |

Filing Fees

| | |
|------------------|----|
| Fee Required? | No |
| Retaliatory? | No |
| Fee Explanation: | |

SERFF Tracking #:

SEFL-129538414

State Tracking #:

Company Tracking #:

CI HCO

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Assurity Life Insurance Company

TOI/Sub-TOI: H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness

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Rate Information

Rate data applies to filing.

Filing Method: file

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing: 0

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): |
|---------------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Assurity Life Insurance Company | 0.000% | 0.000% | \$0 | 0 | \$0 | 0.000% | 0.000% |

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CI HCO

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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 | | Appendix 2 | G H1107 (DC)/G H1107C (DC) | New | | Appendix 2 - CI Group Plan - High Comm - Generic.pdf, |

| Appendix 2 Assurity Life Insurance Company Critical Illness Group Plan SAMPLE Annual Premiums – option 2 commissions | | | | | |
|---|----------------------|---------------------------------------|--|--|--|
| | G H1107 Base Plan | R G1105 Cancer Benefit Rider | R G1108 Health Screening Benefit Rider | R G1106 Cancer Rider with Recurrence Benefit | R G1107 Base Recurrence Rider |
| | Per \$1,000 Benefit | | | Per \$1,000 Benefit | |
| Employee | | | | | |
| Issue Ages 18-39 | | | | | |
| Non-Smoker | 3.26 | 1.76 | 10.97 | 1.81 | 0.09 |
| Smoker | 4.84 | 2.30 | 10.97 | 2.39 | 0.30 |
| Issue Ages 40-49 | | | | | |
| Non-Smoker | 8.35 | 8.00 | 18.90 | 8.41 | 0.69 |
| Smoker | 15.92 | 10.38 | 18.90 | 11.35 | 2.71 |
| Issue Ages 50-59 | | | | | |
| Non-Smoker | 16.86 | 17.15 | 25.32 | 18.04 | 1.97 |
| Smoker | 34.23 | 22.25 | 25.32 | 24.60 | 7.87 |
| Issue Ages 60-64 | | | | | |
| Non-Smoker | 35.87 | 32.22 | 31.84 | 33.66 | 3.90 |
| Smoker | 72.53 | 41.68 | 31.84 | 45.89 | 17.53 |
| Issue Ages 65-69 | | | | | |
| Non-Smoker | 55.40 | 46.45 | 37.40 | 49.02 | 6.68 |
| Smoker | 108.59 | 59.95 | 37.40 | 67.41 | 27.90 |
| Issue Ages 70+ | | | | | |
| Non-Smoker | 106.83 | 82.45 | 45.97 | 84.62 | 19.62 |
| Smoker | 205.70 | 107.46 | 45.97 | 116.50 | 47.03 |
| Spouse | | | | | |
| Issue Ages 18-39 | | | | | |
| Non-Smoker | 1.62 | 1.91 | 13.61 | 1.96 | 0.08 |
| Smoker | 3.05 | 2.45 | 13.61 | 2.56 | 0.26 |
| Issue Ages 40-49 | | | | | |
| Non-Smoker | 6.16 | 8.25 | 20.81 | 8.65 | 0.62 |
| Smoker | 12.89 | 10.54 | 20.81 | 11.51 | 2.35 |
| Issue Ages 50-59 | | | | | |
| Non-Smoker | 13.94 | 16.58 | 26.47 | 17.38 | 1.82 |
| Smoker | 29.62 | 21.19 | 26.47 | 23.36 | 6.93 |
| Issue Ages 60-64 | | | | | |
| Non-Smoker | 31.79 | 29.91 | 32.44 | 31.16 | 3.60 |
| Smoker | 65.48 | 38.17 | 32.44 | 41.82 | 15.52 |
| Issue Ages 65-69 | | | | | |
| Non-Smoker | 50.60 | 42.51 | 37.73 | 44.68 | 6.29 |
| Smoker | 100.35 | 54.15 | 37.73 | 60.47 | 25.12 |
| Issue Ages 70+ | | | | | |
| Non-Smoker | 100.53 | 74.91 | 45.59 | 76.78 | 19.36 |
| Smoker | 194.65 | 96.26 | 45.59 | 104.08 | 44.02 |
| Child | | | | | |
| Uni-Smoker | 0.39 | 0.27 | 3.50 | 0.30 | 0.05 |

SERFF Tracking #:

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CI HCO

State: District of Columbia

Filing Company:

Assurity Life Insurance Company

TOI/Sub-TOI: H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness

Product Name: CI HCO

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Supporting Document Schedules

| | |
|-------------------------|--------------------------|
| Bypassed - Item: | Cover Letter All Filings |
| Bypass Reason: | ok |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|----------------------------------|
| Bypassed - Item: | Certificate of Authority to File |
| Bypass Reason: | ok |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|--|
| Satisfied - Item: | Actuarial Memorandum |
| Comments: | |
| Attachment(s): | Act Memo - CI Group Plan - High Comm - Generic.pdf |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|-------------------------|
| Bypassed - Item: | Actuarial Justification |
| Bypass Reason: | Yes |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

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

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

SERFF Tracking #:

SEFL-129538414

State Tracking #:

Company Tracking #:

CI HCO

State:

District of Columbia

Filing Company:

Assurity Life Insurance Company

TOI/Sub-TOI:

H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness

Product Name:

CI HCO

Project Name/Number:

CI HCO/CI HCO

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

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

May 1, 2014

ASSURITY LIFE INSURANCE COMPANY
Actuarial Memorandum – Group Critical Illness Plan

| | |
|--|-----------------------------|
| Policy Form: | G H1107 and G H1107C |
| Cancer Benefit Rider: | R G1105 and R G1105C |
| Cancer Benefit Rider with Recurrence Benefit: | R G1106 and R G1106C |
| Recurrence Benefit Rider: | R G1107 and R G1107C |
| Health Screening Benefit Rider: | R G1108 and R G1108C |

PURPOSE AND SCOPE

The purpose of this filing is to demonstrate that the anticipated loss ratio for this new plan and riders meets applicable statutory requirements and to provide documentation of actuarial methods and assumptions used in pricing these plans and riders. This filing may not be appropriate for other purposes.

Appendix 1 and 2 present sample annual premiums for this plan.

DESCRIPTION OF BENEFITS

Policy Form G H1107 and G H1107C provides a fixed benefit for the first occurrence of certain conditions or events, including heart attack, stroke, specified transplants, coronary artery surgery, angioplasty, Alzheimer's, Kidney Renal Failure, paralysis – not as a result of a stroke, severe burns, coma, and inability to perform two of six activities of daily living. Riders R G1105 and R G1105C provide a fixed benefit for the first occurrence of invasive cancer or cancer in situ. Riders R G1106 and R G1106C provide a fixed benefit for the first occurrence of invasive cancer or cancer in situ and a fixed benefit for a recurrence of invasive cancer or cancer in situ at 50% of the first occurrence benefit. Riders R G1108 and R G1108C provide a \$50 calendar year benefit for any or all of certain specified tests: biopsy for skin cancer, triglycerides, bone marrow biopsy and aspiration, breast ultrasound, CA 15-3, CA 125, CA 19-9, CEA, chest x-ray, colonoscopy, fast blood glucose test, flexible sigmoidoscopy, hemocult stool analysis, mammography, pap smear, PSA, serum cholesterol, serum protein electrophoresis, stress test, and thermography. Riders R G1107 and R G1107C provide a fixed benefit for a recurrence of certain conditions or events including heart attack, stroke, coronary artery surgery and angioplasty. The recurrence benefit is 50% of the first occurrence benefit in G H1107 / G H1107C.

The recurrence benefit for both rider R G1106 / R G1106C and R G1107 / R G1107C require more than 18 months elapsing between the first and second diagnosis of the same specified critical illness or cancer and the insured person be symptom and treatment-free for a period of at least 18 months between the first and second diagnosis of the same specified critical illness or cancer. Benefits under this rider are payable once per lifetime for the Insured Person.

A choice of benefits is available to employees and spouses ranging from \$5,000 to \$100,000 for simplified issue and \$5,000 to \$10,000 for guaranteed issue. The child benefit is \$5,000 or \$10,000. There is a 30 day waiting period from the policy effective date before any benefits will be paid for the Loss of Independent Living benefit and cancer rider. Benefits for any condition or event are based on a percentage of the purchased benefit amount (see following table).

| Assurity Life Insurance Company Critical Illness Plan G H1107 / G H1107C and Riders R G1105 / R G1105C and R G1106 / R G1106C Benefit Summary | | | |
|---|--|--|---|
| Category | Specific Critical Illness | Percentage of Benefit Amount Payable for each Specified Critical Illness | Maximum Percentage of Benefit Amount for Category |
| Category 1 | Heart Attack | 100% | 100% |
| | Stroke | 100% | |
| | Major Organ Transplant – Heart or combination transplant including heart | 100% | |
| | Coronary Bypass Surgery | 25% (payable once per lifetime) | |
| | Angioplasty | 10% (payable once per lifetime) | |
| Category 2 | Advanced Alzheimer's | 100% | 100% |
| | Kidney Renal Failure | 100% | |
| | Paralysis – not as a result of a Stroke | 100% | |
| | Severe Burns | 100% | |
| | Coma | 100% | |
| | Occupational HIV | 100% | |
| | Major Organ Transplant – not covered in Category 1 | 100% | |
| Loss of Independent Living (2 of 6 ADLs) – not as a result of any Specified Critical Illness included in Category 1 | 25% (payable once per lifetime) | | |
| Category | Specific Cancer | Maximum Percentage of Benefit Amount Payable for each Specified Cancer | |
| Cancer (covered as rider) | Invasive Cancer | 100% | 100% |
| | Cancer in Situ | 25% (payable once per lifetime) | |

This description of benefits is only a summary and is not intended to describe all benefits in full detail. It does not detail policy exclusions, limitations or other related provisions. See the policy form for a full description.

APPLICABILITY

The sample premiums in this filing are for the policy forms and riders captioned above. These are new policy forms.

MORBIDITY BASIS

Claim costs were developed by attained age based on the prescribed benefits and frequencies developed from several sources, including the American Heart Association, hospital admission rates by diagnosis or operation from Solucient, Inc., several state hospital inpatient and ambulatory data bases, organ transplant

frequencies from the Milliman research report *2005 US Organ and Tissue Transplantation Cost Estimates and Discussion* based on transplant counts from the United Network for Organ Sharing, the *American Journal of Cardiology*, *Post Graduate Medicine*, *Cardiology*, Alzheimer's Association Fact Sheet, the National Institute of Neurological Disorders and Stroke website, the National Institute on Aging website, MyDr.com, Centers for Disease Control website, the United States Renal Disease System, the National Spinal Cord Injury Association Resource Center website, www.spinalcord.uab.edu website, the 2005 Annual Report for the Model Spinal Cord Injury Care Systems, the University of Virginia Health System's website, the Journal Watch website of The New England Journal of Medicine, Health Resources and Services Administration website, Cancer Facts, the Milliman *Long Term Care Guidelines* and the Thomson Reuters Market Scan Research database.

Milliman's MG-ALFA pricing and actuarial projection model was used to develop and test gross premiums based on the present values of premiums, expenses, and commissions using a 5.5% annual discount rate. Key assumptions are listed below.

MORTALITY AND PERSISTENCY

Mortality is based on '75-'80 ultimate mortality tables and lapses are assumed to be 35%, 27%, 20%, 15%, 11%, 10% for policy years 1, 2, 3, 4, 5, and 6+, respectively. At age 65, a 25% decrement is assumed because people may reconsider the need for their coverage due to the presence of Medicare.

EXPENSES

- a. Commissions (option 1): 45% first year and 10% thereafter or 17% level for all years
- b. Commissions (option 2): 65% first year and 15% thereafter or 25% level for all years
- c. Expenses as a Percent of Premium: 4%
- d. Expenses as a Percent of Claims: 4%
- e. Expenses Per Policy: \$30 first year, \$15 thereafter increasing at 3% per year

MARKETING

This plan and riders will be sold through agents primarily to employees at an employer's worksite.

UNDERWRITING

For simplified issue, applicants must answer the company's application questions for critical illness and cancer rider coverage to qualify. If an applicant answers yes to a question, the company will not issue coverage. The assumed impact from underwriting was reflected by using the following underwriting selection factors for the base policy G H1107 / G H1107C and riders R G1105 / R G1105C, R G1106 / R G1106C and R G1107 / R G1107C: 0.85, 0.95 and 1.00 for policy years 1, 2 and 3 or more. For guaranteed issue, the group must satisfy maximum benefit and minimum participation requirements.

PREMIUM CLASSES

Premiums for Policy Form G H1107 / G H1107C and riders R G1105 / R G1105C, R G1106 / R G1106C and R G1107 / R G1107C are per \$1,000 of benefit. These premiums vary by age bracket, type of applicant (employee, spouse or child) and smoker status. Premiums for Rider R G1108 / R G1108C vary by age bracket and type of applicant (employee, spouse or child). Premiums are based on issue age. Actual group premiums may vary from sample premiums based on experience of the group.

ISSUE AGE RANGE

These plans can be issued for life to qualified applicants.

AREA FACTORS

Premium rates for these plans and riders do not vary by area.

AVERAGE ANNUAL PREMIUM

The average annual sample premium per policy is estimated to be \$910 for commission option 1 and \$1,050 for commission option 2.

PREMIUM MODALIZATION RULES

Appendix 1 and Appendix 2 show the applicable sample annual premiums. Other modes of premium are available including, but not limited to, quarterly, semi-annual, monthly, bi-weekly and weekly. There is no surcharge for premium modes other than annual.

CLAIM LIABILITY AND RESERVES

Since these are new plans and riders, there are no claim liabilities and reserves to consider.

ACTIVE LIFE RESERVES

For premium development, policy reserves are based on ultimate claim costs used in pricing, 1980 CSO mortality 50/50 male/female, 4% interest and a two year preliminary term basis. For valuation purposes, reserves at least as great as the statutory minimum basis will be used.

NET INVESTMENT EARNINGS RATE

The annual net investment earnings rate is assumed to be 5.5% in all years. This rate is used to earn interest on unearned premium, active life and claim reserves and as a discount rate to determine present values.

TREND ASSUMPTION

Since the benefits are fixed, no trend assumption was used in claim costs for premium development.

MINIMUM LOSS RATIO

The minimum loss ratio is based on a review of state regulations for filing of rates for individual health critical illness forms, which is 60% for guaranteed renewable coverages.

ANTICIPATED LOSS RATIO

Based on a projection of financial results for the policy forms covered by this memorandum, covering the period from date of issue over the policy lifetime, the anticipated loss ratio will equal or exceed 60%. Loss ratio as used here means the ratio of the present value of incurred claims plus the increase in active life reserves to the present value of earned premiums with present values taken over the life of the policy.

DISTRIBUTION OF BUSINESS

| Base Policy Issue Age Distribution | Pivotal Age | Distribution |
|------------------------------------|-------------|--------------|
| 18-39 | 28 | 35% |
| 40-49 | 45 | 33% |
| 50-59 | 54 | 23% |
| 60-64 | 62 | 5% |
| 65-69 | 67 | 2% |
| 70+ | 75 | 2% |

| Rider Distribution | Distribution |
|--------------------|--------------|
| R G1105 / R G1105C | 25% |
| R G1106 / R G1106C | 40% |
| R G1107 / R G1107C | 60% |
| R G1108 / R G1108C | 45% |

| Member Distribution | Distribution |
|---------------------|--------------|
| Employee | 100% |
| Spouse | 35% |
| Children | 25% |

| Average Policy Size | |
|---------------------|----------|
| Adults | \$25,000 |
| Child | \$10,000 |

CONTINGENCY AND RISK MARGIN

A 10% of premium contingency and risk margin is assumed.

SAMPLE ANNUAL CLAIM COSTS (before underwriting selection)

| Base Policy G H1107 / G H1107C Annual Claim Cost Per \$1,000 Benefit Non-Smoker | | | |
|--|----------|--------|--------|
| Issue Age | Employee | Spouse | Child |
| 28 (10 for Child) | \$0.68 | \$0.61 | \$0.07 |
| 45 | 2.17 | 1.96 | |
| 67 | 18.66 | 17.49 | |

| Cancer Rider R G1105 / R G1105C Annual Claim Cost Per \$1,000 Benefit Non-Smoker | | | |
|---|----------|--------|--------|
| Issue Age | Employee | Spouse | Child |
| 28 (10 for Child) | \$0.54 | \$0.58 | \$0.12 |
| 45 | 2.62 | 2.91 | |
| 67 | 17.94 | 16.35 | |

| Cancer Rider with Recurrence R G1106 / R G1106C | | | |
|--|-----------------|---------------|--------------|
| Annual Claim Cost Per \$1,000 Benefit Non-Smoker 10th Duration | | | |
| Issue Age | Employee | Spouse | Child |
| 28 (10 for Child) | \$1.21 | \$1.37 | \$0.24 |
| 45 | 6.50 | 6.53 | |
| 67 | 21.25 | 19.49 | |

| Critical Illness Recurrence Rider R G1107 / R G1107C | | | |
|--|-----------------|---------------|--------------|
| Annual Claim Cost Per \$1,000 Benefit Non-Smoker 10th Duration | | | |
| Issue Age | Employee | Spouse | Child |
| 28 (10 for Child) | \$0.02 | \$0.02 | \$0.01 |
| 45 | 0.36 | 0.34 | |
| 67 | 8.25 | 7.93 | |

| Health Screening Benefit Rider R G1108 / R G1108C | | | |
|--|-----------------|---------------|--------------|
| Annual Claim Cost Per \$50 Benefit | | | |
| Age | Employee | Spouse | Child |
| 28 (10 for child) | \$7.29 | \$9.38 | \$2.42 |
| 45 | 12.03 | 13.77 | |
| 67 | 21.68 | 22.09 | |

ACTUARIAL CERTIFICATION

I, Tara D. Benson, am an actuary at Assurity Life Insurance Company, and am a member of the American Academy of Actuaries and meet its Qualification Standards for Statements of Actuarial Opinion.

In my opinion, the benefits provided are reasonable in relation to the premiums charged. Based on a projection of financial results for the policy forms covered by this memorandum, covering the period from date of issue over the policy lifetime, the anticipated loss ratio will equal or exceed 60%. Loss ratio as used here means the ratio of the present value of incurred claims plus the increase in active life reserves to the present value of earned premiums with present values taken over the life of the policy.

The actuarial methods, considerations, and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated by the Actuarial Standards Board, which standards form the basis of this statement of opinion.



Tara D. Benson, FSA, MAAA

May 1, 2014
Date

Associate Actuary, Product Management
Assurity Life Insurance Company

| Appendix 1 | | | | | |
|---|----------------------|---------------------------------------|--|--|--|
| Assurity Life Insurance Company | | | | | |
| Critical Illness Group Plan SAMPLE Annual Premiums – option 1 commissions | | | | | |
| | G H1107 Base Plan | R G1105 Cancer Benefit Rider | R G1108 Health Screening Benefit Rider | R G1106 Cancer Rider with Recurrence Benefit | R G1107 Base Recurrence Rider |
| | Per \$1,000 Benefit | | | Per \$1,000 Benefit | |
| Employee | | | | | |
| Issue Ages 18-39 | | | | | |
| Non-Smoker | 2.85 | 1.54 | 10.31 | 1.58 | 0.08 |
| Smoker | 4.23 | 2.01 | 10.31 | 2.10 | 0.27 |
| Issue Ages 40-49 | | | | | |
| Non-Smoker | 7.24 | 6.94 | 17.73 | 7.30 | 0.60 |
| Smoker | 13.81 | 9.01 | 17.73 | 9.85 | 2.35 |
| Issue Ages 50-59 | | | | | |
| Non-Smoker | 14.43 | 14.68 | 23.68 | 15.44 | 1.69 |
| Smoker | 29.30 | 19.05 | 23.68 | 21.06 | 6.75 |
| Issue Ages 60-64 | | | | | |
| Non-Smoker | 29.88 | 26.84 | 29.60 | 28.04 | 3.25 |
| Smoker | 60.42 | 34.72 | 29.60 | 38.23 | 14.60 |
| Issue Ages 65-69 | | | | | |
| Non-Smoker | 45.06 | 37.79 | 34.53 | 39.88 | 5.44 |
| Smoker | 88.33 | 48.76 | 34.53 | 54.84 | 22.70 |
| Issue Ages 70+ | | | | | |
| Non-Smoker | 79.78 | 61.57 | 41.84 | 63.19 | 14.65 |
| Smoker | 153.61 | 80.25 | 41.84 | 87.00 | 35.12 |
| Spouse | | | | | |
| Issue Ages 18-39 | | | | | |
| Non-Smoker | 1.41 | 1.67 | 12.79 | 1.72 | 0.07 |
| Smoker | 2.67 | 2.15 | 12.79 | 2.24 | 0.23 |
| Issue Ages 40-49 | | | | | |
| Non-Smoker | 5.34 | 7.16 | 19.51 | 7.50 | 0.54 |
| Smoker | 11.18 | 9.14 | 19.51 | 9.99 | 2.04 |
| Issue Ages 50-59 | | | | | |
| Non-Smoker | 11.94 | 14.19 | 24.75 | 14.88 | 1.55 |
| Smoker | 25.35 | 18.14 | 24.75 | 20.00 | 5.94 |
| Issue Ages 60-64 | | | | | |
| Non-Smoker | 26.48 | 24.92 | 30.15 | 25.96 | 3.00 |
| Smoker | 54.54 | 31.80 | 30.15 | 34.84 | 12.93 |
| Issue Ages 65-69 | | | | | |
| Non-Smoker | 41.16 | 34.58 | 34.84 | 36.34 | 5.12 |
| Smoker | 81.63 | 44.05 | 34.84 | 49.19 | 20.44 |
| Issue Ages 70+ | | | | | |
| Non-Smoker | 75.07 | 55.94 | 41.49 | 57.34 | 14.46 |
| Smoker | 145.36 | 71.88 | 41.49 | 77.72 | 32.87 |
| Child | | | | | |
| Uni-Smoker | 0.35 | 0.24 | 3.30 | 0.27 | 0.04 |

| Appendix 2 Assurity Life Insurance Company Critical Illness Group Plan SAMPLE Annual Premiums – option 2 commissions | | | | | |
|---|----------------------|---------------------------------------|--|--|--|
| | G H1107 Base Plan | R G1105 Cancer Benefit Rider | R G1108 Health Screening Benefit Rider | R G1106 Cancer Rider with Recurrence Benefit | R G1107 Base Recurrence Rider |
| | Per \$1,000 Benefit | | | Per \$1,000 Benefit | |
| Employee | | | | | |
| Issue Ages 18-39 | | | | | |
| Non-Smoker | 3.26 | 1.76 | 10.97 | 1.81 | 0.09 |
| Smoker | 4.84 | 2.30 | 10.97 | 2.39 | 0.30 |
| Issue Ages 40-49 | | | | | |
| Non-Smoker | 8.35 | 8.00 | 18.90 | 8.41 | 0.69 |
| Smoker | 15.92 | 10.38 | 18.90 | 11.35 | 2.71 |
| Issue Ages 50-59 | | | | | |
| Non-Smoker | 16.86 | 17.15 | 25.32 | 18.04 | 1.97 |
| Smoker | 34.23 | 22.25 | 25.32 | 24.60 | 7.87 |
| Issue Ages 60-64 | | | | | |
| Non-Smoker | 35.87 | 32.22 | 31.84 | 33.66 | 3.90 |
| Smoker | 72.53 | 41.68 | 31.84 | 45.89 | 17.53 |
| Issue Ages 65-69 | | | | | |
| Non-Smoker | 55.40 | 46.45 | 37.40 | 49.02 | 6.68 |
| Smoker | 108.59 | 59.95 | 37.40 | 67.41 | 27.90 |
| Issue Ages 70+ | | | | | |
| Non-Smoker | 106.83 | 82.45 | 45.97 | 84.62 | 19.62 |
| Smoker | 205.70 | 107.46 | 45.97 | 116.50 | 47.03 |
| Spouse | | | | | |
| Issue Ages 18-39 | | | | | |
| Non-Smoker | 1.62 | 1.91 | 13.61 | 1.96 | 0.08 |
| Smoker | 3.05 | 2.45 | 13.61 | 2.56 | 0.26 |
| Issue Ages 40-49 | | | | | |
| Non-Smoker | 6.16 | 8.25 | 20.81 | 8.65 | 0.62 |
| Smoker | 12.89 | 10.54 | 20.81 | 11.51 | 2.35 |
| Issue Ages 50-59 | | | | | |
| Non-Smoker | 13.94 | 16.58 | 26.47 | 17.38 | 1.82 |
| Smoker | 29.62 | 21.19 | 26.47 | 23.36 | 6.93 |
| Issue Ages 60-64 | | | | | |
| Non-Smoker | 31.79 | 29.91 | 32.44 | 31.16 | 3.60 |
| Smoker | 65.48 | 38.17 | 32.44 | 41.82 | 15.52 |
| Issue Ages 65-69 | | | | | |
| Non-Smoker | 50.60 | 42.51 | 37.73 | 44.68 | 6.29 |
| Smoker | 100.35 | 54.15 | 37.73 | 60.47 | 25.12 |
| Issue Ages 70+ | | | | | |
| Non-Smoker | 100.53 | 74.91 | 45.59 | 76.78 | 19.36 |
| Smoker | 194.65 | 96.26 | 45.59 | 104.08 | 44.02 |
| Child | | | | | |
| Uni-Smoker | 0.39 | 0.27 | 3.50 | 0.30 | 0.05 |