

SERFF Tracking #:

SLIN-128863666

State Tracking #:

Company Tracking #:

State:

District of Columbia

Filing Company:

Sentry Insurance a Mutual Company

TOI/Sub-TOI:

H04 Health - Blanket Accident /Sickness/H04.000 Health - Blanket Accident /Sickness

Product Name:

Special Risk Policy and Sickness Rider Filing

Project Name/Number:

/

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter All Filings		
Comments:			
Attachment(s):			
DC Cover Letter Special Risk.pdf			
		Item Status:	Status Date:
Bypassed - Item:	Certificate of Authority to File		
Bypass Reason:	Not a third party filing.		
		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:			
Attachment(s):			
Actuarial Memo Special Risk - Sickness Rider.pdf			
		Item Status:	Status Date:
Bypassed - Item:	Actuarial Justification		
Bypass Reason:	See actuarial memorandum		
		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
Bypass Reason:	Not P&C.		
		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Bypass Reason:	Not P&C		
		Item Status:	Status Date:

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Bypassed - Item:	Consumer Disclosure Form		
Bypass Reason:	Not PPACA filing.		

Item Status:

Status Date:

Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	Excepted benefits. Not PPACA.		

Item Status:

Status Date:

Satisfied - Item:	Rider Forms - Just as reference		
Comments:			

Attachment(s):

180-1492 (1-10-13).pdf

180-1493 (1-10-13).pdf

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P.O. Box 8020  
Stevens Point, WI 54481-8020

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February 19, 2013

Department of Insurance, Securities and Banking  
Suite 701  
810 First Street NE  
Washington, DC 20002

RE: Blanket Student Accident Only Rate Filing  
COMPANY FILING NUMBER: SLIN-128863666  
Proposed Effective Date: 4/1/2013 or On Approval

The purpose of this filing is to establish rates for a new Amendatory Rider to be issued with our Blanket Accident Only product. We are not changing the base rates of the policy. This is the initial rate filing and the corresponding forms filing has a SERFF number of SLIN-128863667.

There are no current DC policyholders under these form numbers and since this is a short-term, limited duration and nonrenewable policy, the rate impact would be for future purchasers of this policy.

The purpose of the rider is to provide coverage for emergency medical situations that may arise while this policy is in force that require emergency coverage.

We appreciate your review of this filing and I can assist you with any questions, if any, that you may have.

Thank you.

A handwritten signature in black ink that reads "Brian K. Warner". The signature is written in a cursive style with a long horizontal flourish at the end.

Brian Warner  
Compliance/Development



**ACTUARIAL MEMORANDUM  
SPECIAL RISK BLANKET ACCIDENT INSURANCE  
EMERGENCY SICKNESS LIMITED BENEFIT RIDER  
POLICY FORM 180-1490**

1. Scope and Purpose

This is a new rider filing. This actuarial rate filing memorandum is not intended to be used for other purposes.

2. Description of Benefits Provided

This coverage will pay reasonable expenses for Hospital and Professional Services incurred for an Emergency Sickness, provided Covered Expenses are incurred for treatment of an Emergency Sickness that occurs during the Activity or Event covered by the Policy.

Emergency Sickness means an illness or disease that is diagnosed by a Physician and meets all of the following criteria:

- a) First manifests itself suddenly and unexpectedly while an Insured is participating in a covered Activity or Event as noted in the Policy, and
- b) Causes a severe or acute symptom, that if not provided with immediate treatment, would reasonably be expected to result in deterioration of an Insured's health or place their life in jeopardy.

All other provisions of the Policy, including all Coverage and Limitations, Maximums and Exclusions, apply to Insureds under this rider.

3. Renewability

This rider is intended to be offered as a supplemental benefit sold in connection with special risk coverage for participants during a specific Activity or Event. The coverage is non-renewable.

4. Marketing Method

This product is sold by local agents and brokers, through mass mailings or direct contact with organizations and associations.

5. Underwriting Method

This policy form is Guaranteed Issue.

6. Premium Structure

The premiums are per participant per day and are provided to all participants of the Policyholder. The rate is \$0.01 per participant per day per each \$1,000 of coverage.

7. Premium Calculation Assumptions

Percentage of premium expenses are as follows:

Broker Commissions and Administration	27.0%
Sentry Expenses and Taxes	15.6%
Sentry Risk Charge	<u>5.0%</u>
Total	47.6%

Statistical data for determining the rate was based on experience from a similar plan design.

8. Anticipated Lifetime Loss Ratio

The anticipated lifetime loss ratio is expected to be 52.4%.

9. Actuarial Certification

I, Dale E. Lange, am an Associate Actuary, Pricing- Life and Health for Sentry Insurance. I am a member of the Society of Actuaries and American Academy of Actuaries, and meet the Qualification Standards to render this actuarial opinion.

I certify that, to the best of my knowledge and judgment, this filing is in compliance with the applicable laws and regulations of this state and that the benefits are reasonable to the premium. I also certify that these rates are not excessive, inadequate or unfairly discriminatory.

*Dale E. Lange*

12/12/2012

\_\_\_\_\_  
Dale E. Lange, FSA, MAAA

\_\_\_\_\_  
Date

## EMERGENCY SICKNESS LIMITED BENEFIT RIDER

This rider is attached to and made a part of Policy No. [02-1234-05] and is subject to the provisions and conditions of the Policy.

The effective date of this rider is [March 1, 2012]

The policy to which this rider is attached is amended to include the following:

### BENEFITS

We will pay Reasonable Expenses for Hospital and Professional Services incurred for an Emergency Sickness, provided Covered Expenses are incurred for treatment of an Emergency Sickness that occurs during the Activity or Event covered by the Policy. Benefits are subject to the Deductible, Emergency Sickness Benefit Limit, Benefit Period and Loss Period as shown in this rider.

#### Deductible

The Deductible is [the greater of:]

1. [\$0.00]; or
2. [The largest deductible of any coverage from other insurance sources].

Emergency Sickness Benefit Limit: [\$100-\$10,000]

Benefit Period: [1-12] week[s] from the date of the onset of the Emergency Sickness.

Loss Period: treatment must begin within [1-7] day[s] of the onset of the Emergency Sickness.

### DEFINITIONS

The following definitions apply only to this Rider.

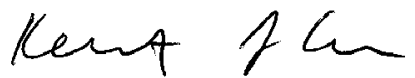
**Benefit Period** means a period beginning on the first date of treatment of an Emergency Sickness and continuing for a maximum period as shown in this rider.

**Emergency Sickness** means an illness or disease that is diagnosed by a Physician and meets all of the following criteria: (a) first manifests itself suddenly and unexpectedly while an Insured is participating in a covered Activity or Event as noted in the Policy; and (b) causes a severe or acute symptom, that if not provided with immediate treatment, would reasonably be expected to result in deterioration of an Insured's health or place their life in jeopardy.

**Covered Expenses** means charges incurred for treatment of an Emergency Sickness that would have met the definition of medical expenses applicable to treatment of Injuries sustained in a covered accident, had they been incurred for a covered accident rather than an Emergency Sickness.

All other provisions of the Policy, including all Coverage and Limitations, Maximums and Exclusions, apply to Insureds covered under this rider.

SENTRY INSURANCE A MUTUAL COMPANY

  
Secretary

## EMERGENCY SICKNESS LIMITED BENEFIT RIDER

This rider is attached to and made a part of Policy No. [02-1234-05] and is subject to the provisions and conditions of the Policy.

The effective date of this rider is [March 1, 2012]

The certificate to which this rider is attached is amended to include the following:

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We will pay Reasonable Expenses for Hospital and Professional Services incurred for an Emergency Sickness, provided Covered Expenses are incurred for treatment of an Emergency Sickness that occurs during the Activity or Event covered by the Policy. Benefits are subject to the Deductible, Emergency Sickness Benefit Limit, Benefit Period and Loss Period as shown in this rider.

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Benefit Period: [1-12] week[s] from the date of the onset of the Emergency Sickness.

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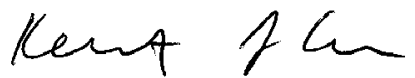
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SENTRY INSURANCE A MUTUAL COMPANY

  
Secretary