

**State:** District of Columbia **Filing Company:** Loyal American Life Insurance Company  
**TOI/Sub-TOI:** H02I Individual Health - Accident Only/H02I.000 Health - Accident Only  
**Product Name:** LY-ACC-BA  
**Project Name/Number:** LY-ACC-BA/LY-ACC-BA

## Filing at a Glance

Company: Loyal American Life Insurance Company  
Product Name: LY-ACC-BA  
State: District of Columbia  
TOI: H02I Individual Health - Accident Only  
Sub-TOI: H02I.000 Health - Accident Only  
Filing Type: Rate  
Date Submitted: 11/13/2013  
SERFF Tr Num: UTAC-129252213  
SERFF Status: Pending Industry Response  
State Tr Num:  
State Status:  
Co Tr Num: LY-ACC-BA  
Implementation: On Approval  
Date Requested:  
Author(s): Denise Cox, Alycia Sumbera, Ashley Heath  
Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:

**State:** District of Columbia **Filing Company:** Loyal American Life Insurance Company  
**TOI/Sub-TOI:** H021 Individual Health - Accident Only/H021.000 Health - Accident Only  
**Product Name:** LY-ACC-BA  
**Project Name/Number:** LY-ACC-BA/LY-ACC-BA

### General Information

Project Name: LY-ACC-BA Status of Filing in Domicile:  
 Project Number: LY-ACC-BA Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 12/02/2013  
 State Status Changed:  
 Deemer Date: Created By: Ashley Heath  
 Submitted By: Ashley Heath Corresponding Filing Tracking Number:

Filing Description:  
 Filing Description:

Re: Loyal American Life Insurance Company  
 NAIC # 65722 FEIN # 63-0343428

#### NEW POLICY FORMS DESCRIPTION

- LY-ACC-BA-B-DC Accident Expense Insurance Policy
- LY-ACC-APP-B Accident Expense Insurance Application
- LY-ACC-OC-B-DC Outline of Coverage for Accident Expense Insurance Policy
- LY-ACC-BA.SCH.PG Accident Expense Insurance Policy Schedule Page
- LY-CAT-RD Catastrophic Accidental Injury Benefit Rider
- LY-CRI-RD Critical Illness Benefit Rider
- LY-DED-RD Declining Deductible Benefit Rider
- LY-PRT-RD Parent Benefit Rider
- LY-VEH-RD Vehicular Accidental Injury Cash Benefit Rider

#### Actuarial Memorandum Rates

These rates are new and do not replace any rates previously approved by your department.  
 The rates will be used with our Accident Expense policy forms and riders and will be sold through licensed agents.

The documents were prepared on a personal computer and will ultimately be printed from another data processing system that may cause some print style and/or page spacing changes. However, there will not be any changes to the actual text of the contract other than listed or bracketed variables.

If there are any questions or comments, please call me at (800) 633-6752 extension 1539, fax me at (512) 451-0357 or email me at Ashley.Heath@Cigna.com.

Sincerely,  
 Ashley Heath  
 Compliance Senior Associate  
 Loyal American Life Insurance Company

**State:** District of Columbia **Filing Company:** Loyal American Life Insurance Company  
**TOI/Sub-TOI:** H021 Individual Health - Accident Only/H021.000 Health - Accident Only  
**Product Name:** LY-ACC-BA  
**Project Name/Number:** LY-ACC-BA/LY-ACC-BA

## Company and Contact

### Filing Contact Information

Ashley Heath, Sr. Compliance Analyst Ashley.Heath@Cigna.com  
 11200 Lakeline Blvd. 512-531-1539 [Phone]  
 Suite 100  
 Austin, TX 78717

### Filing Company Information

Loyal American Life Insurance Company	CoCode: 65722	State of Domicile: Ohio
11200 Lakeline Blvd., Suite 100	Group Code: 901	Company Type: Insurance Company
P.O. Box 559004	Group Name:	State ID Number:
Austin, TX 78755-9004	FEIN Number: 63-0343428	
(800) 633-6752 ext. [Phone]		

## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

SERFF Tracking #:

UTAC-129252213

State Tracking #:

Company Tracking #:

LY-ACC-BA

State:

District of Columbia

Filing Company:

Loyal American Life Insurance Company

TOI/Sub-TOI:

H021 Individual Health - Accident Only/H021.000 Health - Accident Only

Product Name:

LY-ACC-BA

Project Name/Number:

LY-ACC-BA/LY-ACC-BA

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Darniece Shirley	12/02/2013	12/02/2013

#### Response Letters

Responded By	Created On	Date Submitted
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State: District of Columbia Filing Company: Loyal American Life Insurance Company  
 TOI/Sub-TOI: H021 Individual Health - Accident Only/H021.000 Health - Accident Only  
 Product Name: LY-ACC-BA  
 Project Name/Number: LY-ACC-BA/LY-ACC-BA

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/02/2013
Submitted Date	12/02/2013
Respond By Date	12/23/2013

Dear Ashley Heath,

### Introduction:

Thank you for your recent filing. Please see below for additional information requested to continue review of the rate filing.

### Objection 1

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

### 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.

### Objection 3

Comments: Please provide the SERFF Tracking# for the Companion Forms Filing(s).

### Objection 4

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Actuarial Memorandum, [Policy Form Series LY-ACC-BA, LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD]

(Rate)

Comments: Please confirm whether the Catastrophic Accidental Injury Rider (for LY-CAT-RD) come with a reoccurrence benefit? If so, please provide details with regards to this benefit.

### Objection 5

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- Actuarial Memorandum, [Policy Form Series LY-ACC-BA, LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD]

(Rate)

- Rate Manual, [Policy Form Series LY-ACC-BA, LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD] (Rate)
- Loss Ratios, [Policy Form Series LY-ACC-BA, LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD] (Rate)

Comments: Please confirm: Dispositions with respects to this filing are being made on behalf of residents of the District of Columbia only.

### Objection 6

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)

**State:** District of Columbia **Filing Company:** Loyal American Life Insurance Company  
**TOI/Sub-TOI:** H021 Individual Health - Accident Only/H021.000 Health - Accident Only  
**Product Name:** LY-ACC-BA  
**Project Name/Number:** LY-ACC-BA/LY-ACC-BA

- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- Actuarial Memorandum, [Policy Form Series LY-ACC-BA, LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD] (Rate)
- Rate Manual, [Policy Form Series LY-ACC-BA, LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD] (Rate)
- Loss Ratios, [Policy Form Series LY-ACC-BA, LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD] (Rate)

Comments: 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.

**Conclusion:**

Sincerely,  
Darniece Shirley

State: District of Columbia

Filing Company:

Loyal American Life Insurance Company

TOI/Sub-TOI: H021 Individual Health - Accident Only/H021.000 Health - Accident Only

Product Name: LY-ACC-BA

Project Name/Number: LY-ACC-BA/LY-ACC-BA

## 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	Policy Form Series LY-ACC-BA, LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD	New		Actuarial Memorandum 2013.08.27.pdf,
2		Rate Manual	Policy Form Series LY-ACC-BA, LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD	New		Attachment 1 - Rate Manual.pdf,
3		Loss Ratios	Policy Form Series LY-ACC-BA, LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD	New		Attachment 2 - Loss Ratios.pdf,

# Loyal American Life Insurance Company

Actuarial Memorandum  
Policy Form Series LY-ACC-BA and  
Rider Forms LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD

## 1. Scope and Purpose

The purpose of this memorandum is to file rates associated with the policy and rider forms shown above. Please note that this is the initial rate filing for these forms. The memorandum includes a description of the product features underlying the product, as well as information related to the development of the premium rates. A Rate Manual containing the detailed premium rates has been included with this filing.

## 2. Benefit Description

The base policy (form LY-ACC-BA) reimburses covered individuals for expenses incurred as a result of a covered accident after meeting the specified deductible and after applying any known discounts. Annual deductibles range from \$0 to \$10,000 for individuals, with a family deductible that is two times the individual deductible. The annual benefit maximums range from \$1,000 to \$50,000. The base policy also includes accidental death and dismemberment benefits according to the schedule stated in the policy.

In addition to the base policy, several optional riders are available:

- The Parent Rider (form LY-PRT-RD) extends the benefits of the base policy to the parents of the policyholder and/or spouse who are between the ages of 40-74 at time of issue. The base policy issue ages must be 18-64. Coverage for the Parent Rider ends on the next premium due date after the parent attains age 80.
- The Declining Deductible Rider (form LY-DED-RD) is only available on plans with a deductible between \$100 and \$1,000. The deductible is reduced by 25% of the original amount for each calendar year that the policy is in force for at least 6 months and the policy has no claims. If there is a claim in a subsequent year, the deductible increases by 25% of the original amount, but will never exceed the original deductible amount. Once the deductible reaches zero, it will never increase again while the rider is in force. This Rider is not available to Child-only policies.
- The Catastrophic Accidental Injury Rider (form LY-CAT-RD) provides a lump sum payment of \$25,000 upon diagnosis of brain damage, coma, paralysis, or severe burns as the result of a covered accident. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals covered under the Parent Rider or to Child-only policies.
- The Vehicular Accidental Injury Cash Benefit Rider (form LY-VEH-RD) provides a lump sum payment for covered individuals injured and receiving medical treatment as the result of a covered vehicular accident. Benefit amounts range from \$1,000 to \$5,000. Issue ages for this Rider are 25-64. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals

covered under the Parent Rider or to Child-only policies. Annual premiums for the Vehicular Accidental Injury Cash Benefit Rider are calculated per \$1,000 benefit amount per person according to the chart below:

Issue	Unbundled		Bundled	
	Primary	Spouse	Primary	Spouse
Ages 25-64	\$24.00	\$24.00	\$24.00	\$24.00

- The Critical Illness Rider (form LY-CRI-RD) provides a lump sum payment upon diagnosis of Invasive Cancer, Heart Attack, or Stroke for a covered individual. Benefit amounts range from \$10,000 to \$25,000. Issue ages for this Rider are 0-70. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals covered under the Parent Rider or to Child-only policies.

### 3. Renewability

This policy is guaranteed renewable to age 80. Coverage terminates on the next premium due date after each insured person's attainment of age 80.

### 4. Marketing Method

This policy is intended to be marketed through direct response and broker channels.

### 5. Underwriting

The underwriting approach is guaranteed issue for the base policy, the Parent Rider, the Declining Deductible Rider, the Catastrophic Accidental Injury Rider, and the Vehicular Accidental Injury Cash Benefit Rider. Simplified underwriting is used for the Critical Illness Rider.

### 6. Morbidity

- Base Benefits (except for Accidental Death and Dismemberment), Catastrophic Accidental Injury Rider, and Parent Rider: claim costs were developed from internal company medical data, which primarily reflects the experience of employer-based plans. Claim costs were then adjusted to reflect expected differences in utilization and average unit costs for this product relative to those plans and to incorporate an 5% annual trend assumption.
- Accidental Death and Dismemberment: claim costs were developed from company experience for similar coverages on the group business.
- Vehicular Accidental Injury Cash Benefit Rider: claim costs were developed based on the Injury Facts 2010 Edition published by the National Safety Council.

- Critical Illness Rider: claim costs were developed using publicly available data sources including the SEER database and the American Heart Association adjusted for the expected impact of underwriting.

All claim costs were further adjusted to incorporate a modest provision for adverse deviation.

7. Mortality

Mortality rates were based on the 2008 SOA Valuation Basic Ultimate table.

8. Persistency

The assumed persistency rates are the complement of the lapse rates illustrated below. Lapse rates were developed based on internal company experience for individual medical products and competitor lapse rates for similar products.

Duration	Lapse
1	37%
2	27%
3	24%
4	20%
5+	12%

9. Expenses

<u>Percent of Premium</u>	
Commissions:	20.3%
Premium Tax:	2.0%
Acquisition, Claims Administration, and Maintenance Expenses:	11.1%
Overhead and Profit:	11.6%

10. Premium Rate Development

Premium rates were developed based on a 20-year projection of expected claim costs, administrative and acquisition costs, overhead, profit, commissions, and premium taxes. These cash flows were adjusted for mortality, interest, and lapse. The interest rate assumed in the pricing of this product was 2.5%.

11. Premium Classes

Premiums for the base policy vary based on benefit maximum and deductible, as well as by insured type (Primary, Spouse, Child), with separate Child rates applicable to Child-only policies. The Parent Rider and Declining Deductible Rider premiums also vary by issue age band, benefit maximum and deductible. The Vehicular Accidental Injury Cash Benefit Rider premiums are uniform. The Catastrophic Accidental Injury Rider premiums vary by issue age band. The Critical Illness Rider premiums vary by 5-year issue age band, tobacco status, gender, and benefit amount.

In addition, Multi-line business sold with another qualifying individual product will be offered at a discount to standalone premium rates. Annual premiums and rating factors are shown in the Rate Manual.

12. Issue Age Range

Issue age range for the policyholder is 0-74 and for spouses, 18-74.

13. Premium Modalization

	<b>Credit Card</b>	<b>Direct Bill</b>	<b>List Bill</b>	<b>PAC</b>
<i>Bi-Weekly</i>	0.0385	0.0415	0.0404	0.0385
<i>Monthly</i>	0.0850	0.0900	0.0900	0.0850
<i>Quarterly</i>	0.2650	0.2650	0.2650	0.2650
<i>Semi-Annual</i>	0.5200	0.5200	0.5200	0.5200
<i>Annual</i>	1.0000	1.0000	1.0000	1.0000

14. Area Factors

There are no area factors for these forms. The rates will be the same throughout the state.

15. Average Annual Premium

The average annual premium is \$591.42. Premiums vary by the benefit amount selected as shown in Attachment 1 - Accident Premiums.

16. Claim Liability and Reserves

Claim reserves will be set using appropriate actuarial methodology. There are currently no claim reserves held since these are new forms.

17. Active Life Reserves

Active life reserves will be set using appropriate actuarial methodology. There are currently no active life reserves held since these are new forms.

18. Trend Assumptions

Annual trend of 5% has been assumed in this filing.

19. Minimum Loss Ratio

The minimum acceptable loss ratio is 55.0%.

20. Anticipated Loss Ratio

The anticipated loss ratio is expected to be 55.0%. This loss ratio equals the present value of future benefits including active life reserves divided by the present value of future premiums over a 20-year period, assuming a 2.5% discount rate. Durational loss ratios are included in Attachment 2 - Loss Ratios.

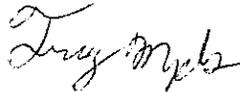
21. Actuarial Certification

I, Tracy Maples, am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I believe this rate filing is in compliance with the applicable laws and rules of this state. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

In my opinion, the rates included in the actuarial memorandum are not excessive, inadequate or unfairly discriminatory. They were developed using reasonable assumptions and in accordance with generally accepted actuarial principles. These rates are appropriate for the class of risks for which they are intended. This filing is in compliance with state law and regulation. The actuarial memorandum has been prepared for the sole purpose of demonstrating that the proposed rate schedule is reasonable and the memorandum may be not appropriate for other purposes.

Emerging experience should be carefully monitored relative to the assumptions and appropriate adjustments made to the premiums in a timely manner.



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Tracy Maples, ASA, MAAA  
Associate, Society of Actuaries  
Member, American Academy of Actuaries  
August 27, 2013

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>Zero Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	184.25	196.75	167.25	141.75	289.50	299.75	255.00	141.75
<b>2,000</b>	255.00	272.50	231.75	196.00	401.00	415.25	353.25	196.00
<b>2,500</b>	283.25	302.75	257.25	218.00	445.50	461.50	392.00	218.00
<b>3,000</b>	302.25	323.00	274.50	232.50	475.25	492.25	418.25	232.50
<b>4,000</b>	340.00	363.25	308.75	261.50	534.50	553.50	470.50	261.50
<b>5,000</b>	377.75	403.75	343.25	290.50	594.00	615.25	523.00	290.50
<b>6,000</b>	390.00	416.75	354.25	300.00	613.25	635.25	540.00	300.00
<b>7,000</b>	414.75	443.25	376.75	319.00	652.25	675.50	574.25	319.00
<b>7,500</b>	439.50	469.75	399.25	338.25	691.00	716.00	608.50	338.25
<b>8,000</b>	448.75	479.50	407.50	345.25	705.50	730.75	621.00	345.25
<b>9,000</b>	467.00	499.00	424.25	359.25	734.25	760.50	646.50	359.25
<b>10,000</b>	485.25	518.50	440.75	373.25	762.75	790.25	671.75	373.25
<b>11,000</b>	497.75	532.00	452.25	383.00	782.75	810.75	689.25	383.00
<b>12,000</b>	510.25	545.25	463.50	392.50	802.25	831.00	706.25	392.50
<b>13,000</b>	523.00	558.75	475.00	402.25	822.00	851.50	724.00	402.25
<b>14,000</b>	535.50	572.25	486.50	412.00	842.00	872.00	741.50	412.00
<b>15,000</b>	548.00	585.50	497.75	421.50	861.50	892.25	758.50	421.50
<b>16,000</b>	556.00	594.25	505.00	427.75	874.25	905.75	769.50	427.75
<b>17,000</b>	564.25	602.75	512.25	434.00	886.75	918.50	780.75	434.00
<b>18,000</b>	572.25	611.50	519.75	440.25	899.75	932.00	792.00	440.25
<b>19,000</b>	580.25	620.00	527.00	446.25	912.25	945.00	803.25	446.25
<b>20,000</b>	588.25	628.75	534.50	452.50	925.00	958.25	814.50	452.50
<b>25,000</b>	616.25	658.50	559.75	474.00	968.75	1,003.50	853.00	474.00
<b>30,000</b>	618.25	660.25	561.25	475.50	971.50	1,006.25	855.25	475.50
<b>35,000</b>	620.25	661.75	562.50	477.25	973.50	1,008.50	857.25	477.25
<b>40,000</b>	622.25	663.50	564.00	478.75	976.25	1,011.25	859.50	478.75
<b>45,000</b>	624.50	665.00	565.25	480.25	978.50	1,013.50	861.50	480.25
<b>50,000</b>	626.50	666.75	566.75	481.75	981.00	1,016.25	863.75	481.75

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>Zero Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	165.75	177.00	150.50	127.50	260.50	269.75	229.25	127.50
<b>2,000</b>	229.50	245.25	208.50	176.50	361.00	373.75	317.75	176.50
<b>2,500</b>	255.00	272.50	231.50	196.25	401.00	415.25	352.75	196.25
<b>3,000</b>	272.00	290.75	247.00	209.25	427.75	443.00	376.50	209.25
<b>4,000</b>	306.00	327.00	278.00	235.25	481.00	498.25	423.75	235.25
<b>5,000</b>	340.00	363.50	309.00	261.50	534.50	554.00	471.00	261.50
<b>6,000</b>	351.00	375.00	318.75	270.00	552.00	571.50	485.75	270.00
<b>7,000</b>	373.25	399.00	339.00	287.00	587.00	608.00	516.75	287.00
<b>7,500</b>	395.50	422.75	359.25	304.50	622.00	644.25	547.50	304.50
<b>8,000</b>	404.00	431.50	366.75	310.75	635.00	657.50	559.00	310.75
<b>9,000</b>	420.25	449.00	381.75	323.25	660.75	684.25	581.75	323.25
<b>10,000</b>	436.75	466.75	396.75	336.00	686.50	711.25	604.75	336.00
<b>11,000</b>	448.00	478.75	407.00	344.75	704.50	729.50	620.25	344.75
<b>12,000</b>	459.25	490.75	417.25	353.25	722.00	748.00	636.00	353.25
<b>13,000</b>	470.75	503.00	427.50	362.00	739.75	766.50	651.50	362.00
<b>14,000</b>	482.00	515.00	437.75	370.75	757.75	784.75	667.25	370.75
<b>15,000</b>	493.25	527.00	448.00	379.25	775.25	803.25	682.75	379.25
<b>16,000</b>	500.50	534.75	454.50	385.00	786.75	815.00	692.75	385.00
<b>17,000</b>	507.75	542.50	461.00	390.50	798.00	826.75	702.50	390.50
<b>18,000</b>	515.00	550.25	467.75	396.25	809.75	838.50	712.75	396.25
<b>19,000</b>	522.25	558.00	474.25	401.75	821.00	850.50	722.75	401.75
<b>20,000</b>	529.50	566.00	481.00	407.25	832.50	862.50	733.00	407.25
<b>25,000</b>	554.75	592.75	503.75	426.50	872.00	903.25	767.75	426.50
<b>30,000</b>	556.50	594.25	505.25	428.00	874.25	905.75	770.00	428.00
<b>35,000</b>	558.25	595.50	506.25	429.50	876.25	907.50	771.50	429.50
<b>40,000</b>	560.00	597.25	507.50	431.00	878.75	910.25	773.50	431.00
<b>45,000</b>	562.00	598.50	508.75	432.25	880.75	912.00	775.25	432.25
<b>50,000</b>	563.75	600.00	510.00	433.50	883.00	914.50	777.25	433.50

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$100 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	169.50	181.25	154.00	130.50	266.75	276.25	234.75	130.50
<b>2,000</b>	234.75	250.75	213.25	180.50	369.00	382.25	325.00	180.50
<b>2,500</b>	260.75	278.75	237.00	200.75	410.00	424.75	361.25	200.75
<b>3,000</b>	279.25	298.50	253.75	214.75	439.25	455.00	386.75	214.75
<b>4,000</b>	316.25	337.75	287.00	243.25	497.00	514.75	437.50	243.25
<b>5,000</b>	353.00	377.25	320.75	271.50	555.00	575.00	488.75	271.50
<b>6,000</b>	365.25	390.25	331.75	281.00	574.25	594.75	505.50	281.00
<b>7,000</b>	389.75	416.50	354.00	299.75	612.75	634.75	539.50	299.75
<b>7,500</b>	414.00	442.50	376.25	318.50	651.00	674.25	573.50	318.50
<b>8,000</b>	423.00	452.25	384.50	325.50	665.25	689.25	586.00	325.50
<b>9,000</b>	441.25	471.50	400.75	339.25	693.75	718.50	610.75	339.25
<b>10,000</b>	459.25	490.75	417.25	353.25	722.00	748.00	636.00	353.25
<b>11,000</b>	471.75	504.00	428.50	362.75	741.50	768.00	653.00	362.75
<b>12,000</b>	484.00	517.25	439.75	372.25	761.00	788.25	670.25	372.25
<b>13,000</b>	496.50	530.50	451.00	382.00	780.50	808.50	687.25	382.00
<b>14,000</b>	509.00	543.75	462.25	391.50	800.00	828.75	704.50	391.50
<b>15,000</b>	521.25	557.25	473.75	401.00	819.75	849.25	722.00	401.00
<b>16,000</b>	529.50	565.75	481.00	407.25	832.25	862.25	733.00	407.25
<b>17,000</b>	537.50	574.25	488.00	413.50	844.75	875.25	743.75	413.50
<b>18,000</b>	545.50	582.75	495.25	419.50	857.25	888.00	754.75	419.50
<b>19,000</b>	553.50	591.25	502.50	425.75	869.75	901.00	765.75	425.75
<b>20,000</b>	561.50	600.00	510.00	431.75	882.75	914.50	777.25	431.75
<b>25,000</b>	589.25	629.50	535.00	453.25	926.25	959.25	815.25	453.25
<b>30,000</b>	591.25	631.25	536.50	454.75	928.75	962.00	817.75	454.75
<b>35,000</b>	593.25	632.75	537.75	456.25	931.00	964.25	819.50	456.25
<b>40,000</b>	595.25	634.50	539.25	457.75	933.50	967.00	821.75	457.75
<b>45,000</b>	597.25	636.00	540.50	459.50	935.75	969.25	823.75	459.50
<b>50,000</b>	599.25	637.75	542.00	461.00	938.25	972.00	826.00	461.00

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$100 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	152.50	163.25	138.50	117.50	240.00	248.75	211.00	117.50
<b>2,000</b>	211.25	225.75	192.00	162.50	332.00	344.00	292.50	162.50
<b>2,500</b>	234.75	251.00	213.25	180.75	369.00	382.50	325.00	180.75
<b>3,000</b>	251.25	268.75	228.50	193.25	395.25	409.50	348.25	193.25
<b>4,000</b>	284.75	304.00	258.25	219.00	447.25	463.25	393.50	219.00
<b>5,000</b>	317.75	339.50	288.75	244.25	499.50	517.50	440.00	244.25
<b>6,000</b>	328.75	351.25	298.50	253.00	516.75	535.25	455.00	253.00
<b>7,000</b>	350.75	374.75	318.50	269.75	551.50	571.00	485.50	269.75
<b>7,500</b>	372.50	398.25	338.75	286.75	586.00	607.00	516.25	286.75
<b>8,000</b>	380.75	407.00	346.00	293.00	598.75	620.25	527.25	293.00
<b>9,000</b>	397.25	424.25	360.75	305.25	624.50	646.50	549.75	305.25
<b>10,000</b>	413.25	441.75	375.50	318.00	649.75	673.25	572.25	318.00
<b>11,000</b>	424.50	453.50	385.75	326.50	667.25	691.25	588.00	326.50
<b>12,000</b>	435.50	465.50	395.75	335.00	685.00	709.50	603.00	335.00
<b>13,000</b>	446.75	477.50	406.00	343.75	702.50	727.75	618.75	343.75
<b>14,000</b>	458.00	489.50	416.00	352.25	720.00	746.00	634.00	352.25
<b>15,000</b>	469.25	501.50	426.50	361.00	737.75	764.25	650.00	361.00
<b>16,000</b>	476.50	509.25	433.00	366.50	749.00	776.00	660.00	366.50
<b>17,000</b>	483.75	516.75	439.25	372.25	760.25	787.50	669.50	372.25
<b>18,000</b>	491.00	524.50	445.75	377.50	771.50	799.25	679.25	377.50
<b>19,000</b>	498.25	532.25	452.25	383.25	782.75	811.25	689.25	383.25
<b>20,000</b>	505.25	540.00	459.00	388.50	794.50	823.00	699.50	388.50
<b>25,000</b>	530.25	566.50	481.50	408.00	833.75	863.25	733.75	408.00
<b>30,000</b>	532.25	568.25	482.75	409.25	836.00	866.00	735.75	409.25
<b>35,000</b>	534.00	569.50	484.00	410.75	838.00	868.00	737.50	410.75
<b>40,000</b>	535.75	571.00	485.25	412.00	840.25	870.25	739.50	412.00
<b>45,000</b>	537.50	572.50	486.50	413.50	842.25	872.50	741.50	413.50
<b>50,000</b>	539.25	574.00	487.75	415.00	844.50	874.75	743.25	415.00

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$250 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	155.00	165.75	141.00	119.25	243.75	252.50	215.00	119.25
<b>2,000</b>	214.50	229.25	194.75	165.00	337.25	349.50	296.75	165.00
<b>2,500</b>	238.50	254.75	216.50	183.50	374.75	388.25	330.00	183.50
<b>3,000</b>	256.25	274.00	233.00	197.25	403.00	417.50	355.00	197.25
<b>4,000</b>	292.00	312.00	265.25	224.75	459.00	475.50	404.25	224.75
<b>5,000</b>	327.75	350.25	297.75	252.00	515.25	533.75	453.75	252.00
<b>6,000</b>	339.75	363.00	308.50	261.25	534.00	553.25	470.25	261.25
<b>7,000</b>	363.50	388.50	330.25	279.75	571.50	592.00	503.25	279.75
<b>7,500</b>	387.50	414.00	352.00	298.00	609.00	631.00	536.50	298.00
<b>8,000</b>	396.50	423.50	360.00	305.00	623.00	645.50	548.75	305.00
<b>9,000</b>	414.25	442.50	376.25	318.50	651.00	674.25	573.50	318.50
<b>10,000</b>	432.00	461.50	392.25	332.25	679.00	703.25	597.75	332.25
<b>11,000</b>	444.25	474.75	403.50	341.75	698.50	723.50	615.00	341.75
<b>12,000</b>	456.50	487.75	414.50	351.00	717.50	743.25	631.75	351.00
<b>13,000</b>	468.75	500.75	425.75	360.50	736.75	763.25	648.75	360.50
<b>14,000</b>	481.00	514.00	437.00	370.00	756.25	783.25	666.00	370.00
<b>15,000</b>	493.25	527.00	448.00	379.25	775.25	803.25	682.75	379.25
<b>16,000</b>	501.00	535.50	455.25	385.50	787.75	816.00	693.75	385.50
<b>17,000</b>	509.00	544.00	462.50	391.50	800.25	829.00	704.75	391.50
<b>18,000</b>	517.00	552.50	469.75	397.75	812.75	842.00	716.00	397.75
<b>19,000</b>	524.75	560.75	476.75	403.75	825.00	854.50	726.50	403.75
<b>20,000</b>	532.75	569.25	483.75	409.75	837.50	867.50	737.25	409.75
<b>25,000</b>	560.25	598.75	509.00	431.00	881.00	912.50	775.75	431.00
<b>30,000</b>	562.25	600.25	510.25	432.50	883.00	914.75	777.50	432.50
<b>35,000</b>	564.25	601.75	511.50	434.00	885.25	917.00	779.50	434.00
<b>40,000</b>	566.25	603.50	513.00	435.50	888.00	919.75	781.75	435.50
<b>45,000</b>	568.25	605.00	514.25	437.25	890.00	922.00	783.75	437.25
<b>50,000</b>	570.25	606.75	515.75	438.75	892.75	924.75	786.00	438.75

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$250 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	139.50	149.25	127.00	107.25	219.50	227.50	193.50	107.25
<b>2,000</b>	193.00	206.25	175.25	148.50	303.50	314.25	267.00	148.50
<b>2,500</b>	214.75	229.25	194.75	165.25	337.25	349.50	296.75	165.25
<b>3,000</b>	230.75	246.50	209.75	177.50	362.75	375.75	319.75	177.50
<b>4,000</b>	262.75	280.75	238.75	202.25	413.00	427.75	363.75	202.25
<b>5,000</b>	295.00	315.25	268.00	226.75	463.75	480.50	408.50	226.75
<b>6,000</b>	305.75	326.75	277.75	235.25	480.50	498.00	423.25	235.25
<b>7,000</b>	327.25	349.75	297.25	251.75	514.25	533.00	453.00	251.75
<b>7,500</b>	348.75	372.50	316.75	268.25	548.00	567.75	482.75	268.25
<b>8,000</b>	356.75	381.25	324.00	274.50	560.75	581.00	493.75	274.50
<b>9,000</b>	372.75	398.25	338.75	286.75	586.00	607.00	516.25	286.75
<b>10,000</b>	388.75	415.25	353.00	299.00	611.00	632.75	538.00	299.00
<b>11,000</b>	399.75	427.25	363.25	307.50	628.75	651.25	553.50	307.50
<b>12,000</b>	410.75	439.00	373.00	316.00	645.75	669.00	568.50	316.00
<b>13,000</b>	422.00	450.75	383.25	324.50	663.00	687.00	584.00	324.50
<b>14,000</b>	433.00	462.50	393.25	333.00	680.75	704.75	599.25	333.00
<b>15,000</b>	444.00	474.25	403.25	341.25	697.75	722.75	614.50	341.25
<b>16,000</b>	451.00	482.00	409.75	347.00	709.00	734.50	624.50	347.00
<b>17,000</b>	458.00	489.50	416.25	352.25	720.25	746.00	634.25	352.25
<b>18,000</b>	465.25	497.25	422.75	358.00	731.50	757.75	644.25	358.00
<b>19,000</b>	472.25	504.75	429.00	363.50	742.50	769.25	653.75	363.50
<b>20,000</b>	479.50	512.25	435.50	368.75	753.75	780.75	663.75	368.75
<b>25,000</b>	504.25	539.00	458.00	388.00	793.00	821.50	698.00	388.00
<b>30,000</b>	506.00	540.25	459.25	389.25	794.75	823.25	700.00	389.25
<b>35,000</b>	507.75	541.50	460.25	390.50	796.75	825.25	701.50	390.50
<b>40,000</b>	509.75	543.25	461.75	392.00	799.25	828.00	703.75	392.00
<b>45,000</b>	511.50	544.50	462.75	393.50	801.00	829.75	705.25	393.50
<b>50,000</b>	513.25	546.00	464.25	395.00	803.50	832.00	707.50	395.00

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$500 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	137.75	147.25	125.25	106.00	216.75	224.50	191.00	106.00
<b>2,000</b>	190.75	204.00	173.50	146.75	300.25	311.00	264.50	146.75
<b>2,500</b>	212.00	226.50	192.50	163.00	333.25	345.25	293.25	163.00
<b>3,000</b>	229.00	244.75	208.00	176.25	360.00	373.00	317.00	176.25
<b>4,000</b>	263.00	281.00	238.75	202.25	413.50	428.25	363.75	202.25
<b>5,000</b>	297.00	317.25	269.75	228.50	466.75	483.50	411.00	228.50
<b>6,000</b>	308.50	329.75	280.25	237.25	485.25	502.50	427.00	237.25
<b>7,000</b>	331.75	354.50	301.25	255.25	521.50	540.25	459.00	255.25
<b>7,500</b>	354.75	379.25	322.25	273.00	558.00	578.00	491.00	273.00
<b>8,000</b>	363.50	388.50	330.25	279.50	571.50	592.00	503.25	279.50
<b>9,000</b>	380.75	406.75	345.75	293.00	598.50	620.00	527.00	293.00
<b>10,000</b>	398.00	425.25	361.50	306.25	625.75	648.00	551.00	306.25
<b>11,000</b>	410.00	438.00	372.25	315.50	644.50	667.50	567.25	315.50
<b>12,000</b>	422.00	451.00	383.25	324.50	663.50	687.25	584.00	324.50
<b>13,000</b>	434.00	463.75	394.25	333.75	682.25	706.75	600.75	333.75
<b>14,000</b>	446.00	476.50	405.00	343.00	701.00	726.25	617.25	343.00
<b>15,000</b>	457.75	489.25	415.75	352.25	719.75	745.50	633.50	352.25
<b>16,000</b>	465.50	497.50	423.00	358.25	732.00	758.25	644.75	358.25
<b>17,000</b>	473.25	505.75	430.00	364.25	744.00	770.75	655.25	364.25
<b>18,000</b>	481.25	514.25	437.00	370.00	756.50	783.75	666.00	370.00
<b>19,000</b>	489.00	522.50	444.25	376.00	768.75	796.25	677.00	376.00
<b>20,000</b>	496.75	530.75	451.25	382.00	780.75	808.75	687.75	382.00
<b>25,000</b>	523.50	559.50	475.50	402.75	823.25	852.75	724.75	402.75
<b>30,000</b>	525.75	561.25	477.00	404.25	825.75	855.25	727.00	404.25
<b>35,000</b>	527.75	562.75	478.25	406.00	828.00	857.75	728.75	406.00
<b>40,000</b>	529.75	564.50	479.75	407.50	830.50	860.25	731.25	407.50
<b>45,000</b>	531.75	566.00	481.00	409.00	832.75	862.50	733.00	409.00
<b>50,000</b>	533.75	567.75	482.50	410.50	835.25	865.25	735.25	410.50

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$500 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	124.00	132.50	112.75	95.50	195.00	202.00	171.75	95.50
<b>2,000</b>	171.75	183.50	156.25	132.00	270.25	279.75	238.25	132.00
<b>2,500</b>	190.75	203.75	173.25	146.75	300.00	310.50	264.00	146.75
<b>3,000</b>	206.00	220.25	187.25	158.75	324.00	335.75	285.25	158.75
<b>4,000</b>	236.75	253.00	215.00	182.00	372.25	385.50	327.75	182.00
<b>5,000</b>	267.25	285.50	242.75	205.75	420.00	435.00	370.00	205.75
<b>6,000</b>	277.75	296.75	252.25	213.50	436.75	452.25	384.50	213.50
<b>7,000</b>	298.50	319.00	271.25	229.75	469.25	486.25	413.50	229.75
<b>7,500</b>	319.25	341.25	290.00	245.75	502.25	520.00	442.00	245.75
<b>8,000</b>	327.25	349.75	297.25	251.50	514.25	533.00	453.00	251.50
<b>9,000</b>	342.75	366.00	311.25	263.75	538.75	557.75	474.25	263.75
<b>10,000</b>	358.25	382.75	325.25	275.75	563.25	583.25	495.75	275.75
<b>11,000</b>	369.00	394.25	335.00	284.00	580.00	600.75	510.50	284.00
<b>12,000</b>	379.75	406.00	345.00	292.00	597.25	618.75	525.75	292.00
<b>13,000</b>	390.50	417.50	354.75	300.50	614.00	636.25	540.75	300.50
<b>14,000</b>	401.50	428.75	364.50	308.75	631.00	653.50	555.50	308.75
<b>15,000</b>	412.00	440.25	374.25	317.00	647.75	671.00	570.25	317.00
<b>16,000</b>	419.00	447.75	380.75	322.50	658.75	682.25	580.25	322.50
<b>17,000</b>	426.00	455.25	387.00	327.75	669.50	693.75	589.75	327.75
<b>18,000</b>	433.25	462.75	393.25	333.00	680.75	705.25	599.25	333.00
<b>19,000</b>	440.00	470.25	399.75	338.50	692.00	716.75	609.25	338.50
<b>20,000</b>	447.00	477.75	406.25	343.75	702.75	728.00	619.25	343.75
<b>25,000</b>	471.25	503.50	428.00	362.50	741.00	767.25	652.25	362.50
<b>30,000</b>	473.25	505.25	429.25	363.75	743.25	770.00	654.25	363.75
<b>35,000</b>	475.00	506.50	430.50	365.50	745.25	772.00	656.00	365.50
<b>40,000</b>	476.75	508.00	431.75	366.75	747.50	774.25	658.00	366.75
<b>45,000</b>	478.50	509.50	433.00	368.00	749.50	776.50	660.00	368.00
<b>50,000</b>	480.50	511.00	434.25	369.50	751.75	778.75	661.75	369.50

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$1,000 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	112.25	120.00	102.00	86.50	176.50	183.00	155.50	86.50
<b>2,000</b>	155.50	166.25	141.25	119.75	244.50	253.25	215.25	119.75
<b>2,500</b>	172.75	184.75	157.00	133.00	271.75	281.50	239.25	133.00
<b>3,000</b>	188.25	201.25	171.00	144.75	296.00	306.75	260.50	144.75
<b>4,000</b>	219.25	234.25	199.00	168.75	344.75	357.00	303.25	168.75
<b>5,000</b>	250.25	267.50	227.50	192.50	393.50	407.75	346.75	192.50
<b>6,000</b>	261.25	279.00	237.25	201.00	410.50	425.25	361.50	201.00
<b>7,000</b>	283.00	302.25	257.00	217.75	444.75	460.75	391.75	217.75
<b>7,500</b>	304.75	325.50	276.75	234.50	479.00	496.00	421.75	234.50
<b>8,000</b>	312.75	334.25	284.00	240.75	491.75	509.50	432.75	240.75
<b>9,000</b>	329.25	351.75	299.00	253.25	517.50	536.00	455.75	253.25
<b>10,000</b>	345.50	369.25	313.75	265.75	543.25	562.75	478.25	265.75
<b>11,000</b>	357.00	381.50	324.25	274.75	561.25	581.50	494.25	274.75
<b>12,000</b>	368.50	393.75	334.75	283.50	579.25	600.00	510.25	283.50
<b>13,000</b>	379.75	406.00	345.00	292.25	597.25	618.75	525.75	292.25
<b>14,000</b>	391.25	418.00	355.25	301.00	615.00	637.00	541.50	301.00
<b>15,000</b>	402.75	430.25	365.75	309.75	633.00	655.75	557.50	309.75
<b>16,000</b>	410.25	438.25	372.50	315.50	644.75	668.00	567.75	315.50
<b>17,000</b>	417.75	446.25	379.25	321.25	656.50	680.00	578.00	321.25
<b>18,000</b>	425.00	454.25	386.00	327.00	668.25	692.25	588.25	327.00
<b>19,000</b>	432.50	462.25	393.00	332.75	680.00	704.50	599.00	332.75
<b>20,000</b>	440.00	470.25	399.75	338.50	691.75	716.75	609.25	338.50
<b>25,000</b>	466.00	498.00	423.25	358.50	732.75	759.00	645.00	358.50
<b>30,000</b>	468.00	499.75	424.75	360.00	735.25	761.50	647.25	360.00
<b>35,000</b>	470.25	501.25	426.00	361.75	737.50	764.00	649.25	361.75
<b>40,000</b>	472.25	503.00	427.50	363.25	740.00	766.50	651.50	363.25
<b>45,000</b>	474.25	504.50	428.75	364.75	742.25	768.75	653.50	364.75
<b>50,000</b>	476.25	506.25	430.25	366.25	744.75	771.50	655.75	366.25

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$1,000 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	101.00	108.00	91.75	77.75	158.75	164.50	139.75	77.75
<b>2,000</b>	140.00	149.75	127.25	107.75	220.00	228.25	194.00	107.75
<b>2,500</b>	155.50	166.25	141.25	119.75	244.50	253.25	215.25	119.75
<b>3,000</b>	169.50	181.25	154.00	130.25	266.50	276.25	234.75	130.25
<b>4,000</b>	197.25	210.75	179.00	152.00	310.25	321.25	272.75	152.00
<b>5,000</b>	225.25	240.75	204.75	173.25	354.25	367.00	312.00	173.25
<b>6,000</b>	235.25	251.00	213.50	181.00	369.50	382.50	325.25	181.00
<b>7,000</b>	254.75	272.00	231.25	196.00	400.25	414.50	352.50	196.00
<b>7,500</b>	274.25	293.00	249.00	211.00	431.00	446.50	379.50	211.00
<b>8,000</b>	281.50	300.75	255.50	216.75	442.50	458.25	389.50	216.75
<b>9,000</b>	296.25	316.50	269.00	228.00	465.75	482.25	410.00	228.00
<b>10,000</b>	311.00	332.25	282.50	239.25	489.00	506.25	430.50	239.25
<b>11,000</b>	321.25	343.25	291.75	247.25	505.25	523.00	444.75	247.25
<b>12,000</b>	331.75	354.50	301.25	255.25	521.25	540.25	459.00	255.25
<b>13,000</b>	341.75	365.50	310.50	263.00	537.50	557.00	473.25	263.00
<b>14,000</b>	352.25	376.25	319.75	271.00	553.50	573.50	487.25	271.00
<b>15,000</b>	362.50	387.25	329.25	278.75	569.75	590.25	501.75	278.75
<b>16,000</b>	369.25	394.50	335.25	284.00	580.25	601.25	511.00	284.00
<b>17,000</b>	376.00	401.75	341.25	289.25	590.75	612.25	520.00	289.25
<b>18,000</b>	382.50	408.75	347.50	294.25	601.50	623.00	529.50	294.25
<b>19,000</b>	389.25	416.00	353.75	299.50	612.00	634.00	539.00	299.50
<b>20,000</b>	396.00	423.25	359.75	304.75	622.50	645.00	548.25	304.75
<b>25,000</b>	419.50	448.25	381.00	322.75	659.50	683.25	580.75	322.75
<b>30,000</b>	421.25	449.75	382.25	324.00	661.75	685.50	582.50	324.00
<b>35,000</b>	423.25	451.25	383.50	325.50	663.75	687.75	584.50	325.50
<b>40,000</b>	425.00	452.75	384.75	327.00	666.00	690.00	586.25	327.00
<b>45,000</b>	426.75	454.00	386.00	328.25	668.00	692.00	588.25	328.25
<b>50,000</b>	428.75	455.75	387.25	329.75	670.25	694.50	590.25	329.75

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$2,500 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	75.25	80.25	68.25	57.75	118.00	122.25	104.00	57.75
<b>2,000</b>	104.00	111.25	94.50	80.00	163.75	169.50	144.00	80.00
<b>2,500</b>	115.50	123.50	105.00	89.00	181.75	188.25	160.00	89.00
<b>3,000</b>	128.00	136.75	116.25	98.50	201.25	208.50	177.25	98.50
<b>4,000</b>	152.75	163.25	138.75	117.50	240.25	248.75	211.50	117.50
<b>5,000</b>	177.50	189.50	161.00	136.50	278.75	288.75	245.25	136.50
<b>6,000</b>	186.50	199.25	169.25	143.50	293.25	303.75	258.00	143.50
<b>7,000</b>	204.75	218.75	186.00	157.50	321.75	333.50	283.50	157.50
<b>7,500</b>	223.00	238.50	202.75	171.50	351.00	363.50	309.00	171.50
<b>8,000</b>	230.00	246.00	209.00	177.00	362.00	375.00	318.50	177.00
<b>9,000</b>	244.25	261.00	221.75	187.75	384.00	397.75	338.00	187.75
<b>10,000</b>	258.25	276.00	234.50	198.50	406.00	420.50	357.50	198.50
<b>11,000</b>	268.25	286.50	243.50	206.25	421.50	436.75	371.00	206.25
<b>12,000</b>	278.00	297.25	252.75	214.00	437.25	453.00	385.25	214.00
<b>13,000</b>	288.00	307.75	261.50	221.50	452.75	469.00	398.50	221.50
<b>14,000</b>	298.00	318.50	270.75	229.25	468.50	485.50	412.50	229.25
<b>15,000</b>	308.00	329.00	279.75	237.00	484.00	501.50	426.25	237.00
<b>16,000</b>	314.75	336.25	285.75	242.00	494.75	512.50	435.50	242.00
<b>17,000</b>	321.25	343.50	292.00	247.25	505.25	523.50	445.00	247.25
<b>18,000</b>	328.00	350.50	298.00	252.25	515.75	534.25	454.25	252.25
<b>19,000</b>	334.75	357.75	304.00	257.50	526.25	545.25	463.25	257.50
<b>20,000</b>	341.50	364.75	310.00	262.50	536.75	556.00	472.50	262.50
<b>25,000</b>	362.75	387.75	329.50	279.00	570.50	591.00	502.25	279.00
<b>30,000</b>	364.75	389.25	330.75	280.50	572.75	593.25	504.00	280.50
<b>35,000</b>	366.75	390.75	332.25	282.25	575.00	595.50	506.25	282.25
<b>40,000</b>	368.75	392.50	333.75	283.75	577.50	598.25	508.75	283.75
<b>45,000</b>	370.75	394.00	335.00	285.25	579.75	600.50	510.50	285.25
<b>50,000</b>	373.00	395.75	336.50	286.75	582.25	603.00	512.75	286.75

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$2,500 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	67.75	72.25	61.50	52.00	106.25	110.00	93.75	52.00
<b>2,000</b>	93.50	100.25	85.00	72.00	147.50	152.75	129.50	72.00
<b>2,500</b>	104.00	111.25	94.50	80.00	163.50	169.50	144.00	80.00
<b>3,000</b>	115.25	123.00	104.75	88.75	181.25	187.50	159.75	88.75
<b>4,000</b>	137.50	147.00	125.00	105.75	216.25	224.00	190.50	105.75
<b>5,000</b>	159.75	170.50	145.00	122.75	251.00	259.75	221.00	122.75
<b>6,000</b>	167.75	179.25	152.25	129.25	264.00	273.25	232.00	129.25
<b>7,000</b>	184.25	197.00	167.50	141.75	289.50	300.25	255.25	141.75
<b>7,500</b>	200.75	214.75	182.50	154.25	316.00	327.25	278.25	154.25
<b>8,000</b>	207.00	221.50	188.00	159.25	325.75	337.50	286.50	159.25
<b>9,000</b>	219.75	235.00	199.50	169.00	345.50	358.25	304.00	169.00
<b>10,000</b>	232.50	248.50	211.00	178.75	365.50	378.75	321.50	178.75
<b>11,000</b>	241.50	257.75	219.25	185.75	379.25	392.75	334.25	185.75
<b>12,000</b>	250.25	267.50	227.50	192.50	393.50	407.75	346.75	192.50
<b>13,000</b>	259.25	277.00	235.25	199.25	407.50	422.25	358.50	199.25
<b>14,000</b>	268.25	286.75	243.75	206.25	421.75	437.00	371.50	206.25
<b>15,000</b>	277.25	296.00	251.75	213.25	435.50	451.00	383.75	213.25
<b>16,000</b>	283.25	302.75	257.25	217.75	445.25	461.50	392.00	217.75
<b>17,000</b>	289.25	309.25	262.75	222.50	454.75	471.25	400.50	222.50
<b>18,000</b>	295.25	315.50	268.25	227.00	464.25	480.75	408.75	227.00
<b>19,000</b>	301.25	322.00	273.50	231.75	473.75	490.75	416.75	231.75
<b>20,000</b>	307.25	328.25	279.00	236.25	483.00	500.25	425.25	236.25
<b>25,000</b>	326.50	349.00	296.50	251.00	513.50	532.00	451.75	251.00
<b>30,000</b>	328.25	350.25	297.75	252.50	515.50	533.75	453.75	252.50
<b>35,000</b>	330.00	351.75	299.00	254.00	517.50	536.00	455.75	254.00
<b>40,000</b>	332.00	353.25	300.50	255.50	519.75	538.25	458.00	255.50
<b>45,000</b>	333.75	354.50	301.50	256.75	521.75	540.25	459.50	256.75
<b>50,000</b>	335.75	356.25	302.75	258.00	524.00	543.00	461.50	258.00

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$5,000 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	54.00	57.75	49.00	41.50	85.00	88.00	74.75	41.50
<b>2,000</b>	74.75	79.75	67.75	57.50	117.25	121.50	103.25	57.50
<b>2,500</b>	83.00	88.75	75.50	63.75	130.50	135.25	115.00	63.75
<b>3,000</b>	92.25	98.50	83.75	70.75	145.00	150.00	127.75	70.75
<b>4,000</b>	110.50	118.00	100.25	85.00	173.50	179.75	152.75	85.00
<b>5,000</b>	128.75	137.50	117.00	99.00	202.25	209.50	178.25	99.00
<b>6,000</b>	135.75	145.00	123.25	104.25	213.25	221.00	187.75	104.25
<b>7,000</b>	149.75	160.00	136.00	115.25	235.50	243.75	207.25	115.25
<b>7,500</b>	163.75	175.00	148.75	126.00	257.50	266.75	226.75	126.00
<b>8,000</b>	169.25	181.00	153.75	130.25	266.25	275.75	234.25	130.25
<b>9,000</b>	180.25	192.75	163.75	138.75	283.50	293.75	249.50	138.75
<b>10,000</b>	191.50	204.50	173.75	147.25	300.75	311.75	264.75	147.25
<b>11,000</b>	199.50	213.25	181.25	153.50	313.75	325.00	276.25	153.50
<b>12,000</b>	207.50	221.75	188.50	159.75	326.25	338.00	287.25	159.75
<b>13,000</b>	215.50	230.50	196.00	165.75	339.00	351.25	298.75	165.75
<b>14,000</b>	223.75	239.00	203.25	172.00	351.75	364.25	309.75	172.00
<b>15,000</b>	231.75	247.75	210.50	178.25	364.50	377.50	320.75	178.25
<b>16,000</b>	237.25	253.50	215.50	182.50	373.00	386.25	328.50	182.50
<b>17,000</b>	243.00	259.50	220.50	186.75	381.75	395.50	336.00	186.75
<b>18,000</b>	248.50	265.50	225.75	191.25	390.50	404.50	344.00	191.25
<b>19,000</b>	254.00	271.50	230.75	195.50	399.50	413.75	351.75	195.50
<b>20,000</b>	259.75	277.50	236.00	199.75	408.25	423.00	359.75	199.75
<b>25,000</b>	279.25	298.25	253.50	214.75	438.75	454.50	386.25	214.75
<b>30,000</b>	281.25	300.00	255.00	216.25	441.25	457.25	388.50	216.25
<b>35,000</b>	283.25	301.50	256.25	217.75	443.50	459.50	390.50	217.75
<b>40,000</b>	285.25	303.25	257.75	219.50	446.25	462.25	392.75	219.50
<b>45,000</b>	287.25	304.75	259.00	221.00	448.25	464.50	394.75	221.00
<b>50,000</b>	289.25	306.50	260.50	222.50	451.00	467.00	397.00	222.50

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$5,000 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	48.50	52.00	44.00	37.25	76.50	79.25	67.00	37.25
<b>2,000</b>	67.25	71.75	61.00	51.75	105.50	109.25	93.00	51.75
<b>2,500</b>	74.75	80.00	68.00	57.50	117.50	122.00	103.75	57.50
<b>3,000</b>	83.00	88.75	75.50	63.75	130.50	135.25	115.00	63.75
<b>4,000</b>	99.50	106.25	90.25	76.50	156.25	162.00	137.50	76.50
<b>5,000</b>	116.00	123.75	105.25	89.00	182.00	188.50	160.50	89.00
<b>6,000</b>	122.25	130.50	111.00	93.75	192.00	199.00	169.25	93.75
<b>7,000</b>	134.75	144.00	122.50	103.75	212.00	219.50	186.75	103.75
<b>7,500</b>	147.50	157.50	134.00	113.50	231.75	240.00	204.25	113.50
<b>8,000</b>	152.25	163.00	138.50	117.25	239.75	248.50	211.00	117.25
<b>9,000</b>	162.25	173.50	147.50	125.00	255.25	264.50	224.75	125.00
<b>10,000</b>	172.25	184.00	156.50	132.50	270.75	280.50	238.50	132.50
<b>11,000</b>	179.50	192.00	163.25	138.25	282.50	292.50	248.75	138.25
<b>12,000</b>	186.75	199.50	169.75	143.75	293.75	304.00	258.75	143.75
<b>13,000</b>	194.00	207.50	176.50	149.25	305.00	316.25	269.00	149.25
<b>14,000</b>	201.50	215.00	183.00	154.75	316.50	327.75	279.00	154.75
<b>15,000</b>	208.50	223.00	189.50	160.50	328.00	339.75	288.75	160.50
<b>16,000</b>	213.50	228.25	194.00	164.25	335.75	347.75	295.75	164.25
<b>17,000</b>	218.75	233.50	198.50	168.00	343.50	355.75	302.50	168.00
<b>18,000</b>	223.75	239.00	203.25	172.25	351.50	364.25	309.75	172.25
<b>19,000</b>	228.50	244.25	207.75	176.00	359.50	372.25	316.50	176.00
<b>20,000</b>	233.75	249.75	212.50	179.75	367.50	380.50	323.75	179.75
<b>25,000</b>	251.25	268.50	228.25	193.25	395.00	409.25	347.75	193.25
<b>30,000</b>	253.25	270.00	229.50	194.75	397.25	411.50	349.75	194.75
<b>35,000</b>	255.00	271.25	230.75	196.00	399.25	413.50	351.75	196.00
<b>40,000</b>	256.75	273.00	232.00	197.50	401.75	416.00	353.50	197.50
<b>45,000</b>	258.50	274.25	233.00	199.00	403.50	418.00	355.00	199.00
<b>50,000</b>	260.25	275.75	234.50	200.25	406.00	420.25	357.50	200.25

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$7,500 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	45.25	48.25	41.00	34.75	71.00	73.50	62.50	34.75
<b>2,000</b>	62.75	67.00	57.00	48.25	98.50	102.00	86.75	48.25
<b>2,500</b>	69.75	74.50	63.25	53.50	109.50	113.50	96.50	53.50
<b>3,000</b>	77.00	82.25	70.00	59.25	121.00	125.25	106.75	59.25
<b>4,000</b>	91.50	98.00	83.25	70.50	144.25	149.25	126.75	70.50
<b>5,000</b>	106.25	113.50	96.50	81.75	167.00	173.00	147.00	81.75
<b>6,000</b>	112.00	119.75	101.75	86.25	176.25	182.50	155.00	86.25
<b>7,000</b>	123.50	132.00	112.25	95.00	194.25	201.25	171.00	95.00
<b>7,500</b>	135.00	144.25	122.50	103.75	212.25	219.75	186.75	103.75
<b>8,000</b>	139.50	149.00	126.75	107.25	219.25	227.00	193.25	107.25
<b>9,000</b>	148.75	158.75	135.00	114.25	233.50	242.00	205.75	114.25
<b>10,000</b>	157.75	168.75	143.50	121.50	248.25	257.25	218.75	121.50
<b>11,000</b>	164.75	176.00	149.50	126.75	259.00	268.25	227.75	126.75
<b>12,000</b>	171.50	183.25	155.75	132.00	269.50	279.25	237.25	132.00
<b>13,000</b>	178.25	190.50	162.00	137.25	280.25	290.25	247.00	137.25
<b>14,000</b>	185.25	197.75	168.00	142.50	291.00	301.25	256.00	142.50
<b>15,000</b>	192.00	205.25	174.50	147.75	302.00	312.75	266.00	147.75
<b>16,000</b>	196.75	210.25	178.75	151.25	309.25	320.50	272.50	151.25
<b>17,000</b>	201.50	215.25	183.00	155.00	316.75	328.00	279.00	155.00
<b>18,000</b>	206.25	220.25	187.25	158.50	324.00	335.75	285.25	158.50
<b>19,000</b>	211.00	225.50	191.75	162.25	331.75	343.75	292.25	162.25
<b>20,000</b>	215.75	230.50	196.00	166.00	339.00	351.25	298.75	166.00
<b>25,000</b>	232.75	248.50	211.25	179.00	365.50	378.75	322.00	179.00
<b>30,000</b>	234.75	250.25	212.75	180.50	368.25	381.50	324.25	180.50
<b>35,000</b>	236.75	251.75	214.00	182.00	370.50	383.75	326.25	182.00
<b>40,000</b>	238.75	253.50	215.50	183.75	373.00	386.25	328.50	183.75
<b>45,000</b>	240.75	255.00	216.75	185.25	375.25	388.50	330.25	185.25
<b>50,000</b>	242.75	256.75	218.25	186.75	377.75	391.25	332.50	186.75

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$7,500 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	40.75	43.50	37.00	31.25	64.00	66.25	56.50	31.25
<b>2,000</b>	56.50	60.25	51.25	43.50	88.75	91.75	78.00	43.50
<b>2,500</b>	62.75	67.00	57.00	48.25	98.50	102.00	86.75	48.25
<b>3,000</b>	69.25	74.00	63.00	53.25	109.00	112.75	96.00	53.25
<b>4,000</b>	82.25	88.25	75.00	63.50	129.75	134.50	114.25	63.50
<b>5,000</b>	95.75	102.25	86.75	73.50	150.25	155.75	132.25	73.50
<b>6,000</b>	100.75	107.75	91.50	77.75	158.75	164.25	139.50	77.75
<b>7,000</b>	111.25	118.75	101.00	85.50	174.75	181.00	154.00	85.50
<b>7,500</b>	121.50	129.75	110.25	93.50	191.00	197.75	168.00	93.50
<b>8,000</b>	125.50	134.00	114.00	96.50	197.25	204.25	173.75	96.50
<b>9,000</b>	134.00	143.00	121.50	102.75	210.25	218.00	185.25	102.75
<b>10,000</b>	142.00	152.00	129.25	109.25	223.50	231.75	197.00	109.25
<b>11,000</b>	148.25	158.50	134.50	114.00	233.00	241.50	205.00	114.00
<b>12,000</b>	154.25	165.00	140.25	118.75	242.50	251.50	213.75	118.75
<b>13,000</b>	160.50	171.50	145.75	123.50	252.25	261.25	222.00	123.50
<b>14,000</b>	166.75	178.00	151.25	128.25	262.00	271.25	230.50	128.25
<b>15,000</b>	172.75	184.75	157.00	133.00	271.75	281.50	239.25	133.00
<b>16,000</b>	177.00	189.25	161.00	136.25	278.25	288.50	245.25	136.25
<b>17,000</b>	181.25	193.75	164.75	139.50	285.00	295.25	251.00	139.50
<b>18,000</b>	185.75	198.25	168.50	142.75	291.50	302.25	256.75	142.75
<b>19,000</b>	190.00	203.00	172.50	146.00	298.50	309.25	263.00	146.00
<b>20,000</b>	194.25	207.50	176.50	149.50	305.00	316.25	269.00	149.50
<b>25,000</b>	209.50	223.75	190.25	161.00	329.00	341.00	290.00	161.00
<b>30,000</b>	211.25	225.25	191.50	162.50	331.50	343.25	291.75	162.50
<b>35,000</b>	213.00	226.50	192.50	163.75	333.50	345.25	293.25	163.75
<b>40,000</b>	215.00	228.25	194.00	165.50	335.75	347.75	295.75	165.50
<b>45,000</b>	216.75	229.50	195.00	166.75	337.75	349.75	297.25	166.75
<b>50,000</b>	218.50	231.00	196.50	168.00	340.00	352.00	299.50	168.00

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$10,000 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	36.50	39.00	33.25	28.25	57.50	59.50	50.75	28.25
<b>2,000</b>	50.75	54.25	46.00	39.00	79.75	82.75	70.00	39.00
<b>2,500</b>	56.25	60.25	51.25	43.25	88.75	91.75	78.00	43.25
<b>3,000</b>	61.75	66.00	56.00	47.50	97.00	100.50	85.25	47.50
<b>4,000</b>	72.75	77.75	66.00	56.00	114.50	118.50	100.50	56.00
<b>5,000</b>	84.00	89.75	76.25	64.50	132.00	136.75	116.25	64.50
<b>6,000</b>	88.25	94.50	80.25	68.00	139.00	144.00	122.25	68.00
<b>7,000</b>	97.25	103.75	88.25	74.75	152.75	158.00	134.50	74.75
<b>7,500</b>	106.00	113.25	96.25	81.50	166.50	172.50	146.75	81.50
<b>8,000</b>	109.75	117.25	99.75	84.50	172.50	178.75	152.00	84.50
<b>9,000</b>	117.00	125.00	106.25	90.00	184.00	190.50	162.00	90.00
<b>10,000</b>	124.25	132.75	112.75	95.50	195.25	202.25	171.75	95.50
<b>11,000</b>	129.75	138.75	118.00	100.00	204.25	211.50	179.75	100.00
<b>12,000</b>	135.50	144.75	123.00	104.25	213.00	220.50	187.50	104.25
<b>13,000</b>	141.00	150.75	128.25	108.50	221.75	229.75	195.50	108.50
<b>14,000</b>	146.50	156.75	133.25	112.75	230.50	239.00	203.00	112.75
<b>15,000</b>	152.25	162.75	138.25	117.00	239.50	248.00	210.75	117.00
<b>16,000</b>	156.00	166.75	141.75	120.00	245.25	254.25	216.00	120.00
<b>17,000</b>	160.00	171.00	145.25	123.00	251.50	260.50	221.25	123.00
<b>18,000</b>	164.00	175.00	148.75	126.00	257.50	266.75	226.75	126.00
<b>19,000</b>	167.75	179.25	152.25	129.00	263.75	273.25	232.00	129.00
<b>20,000</b>	171.75	183.50	156.00	132.00	270.00	279.75	237.75	132.00
<b>25,000</b>	186.25	199.00	169.25	143.25	292.75	303.25	258.00	143.25
<b>30,000</b>	188.25	200.50	170.50	144.75	295.00	305.50	259.75	144.75
<b>35,000</b>	190.25	202.25	172.00	146.25	297.50	308.25	262.25	146.25
<b>40,000</b>	192.25	203.75	173.25	148.00	299.75	310.50	264.00	148.00
<b>45,000</b>	194.25	205.50	174.75	149.50	302.25	313.25	266.25	149.50
<b>50,000</b>	196.25	207.00	176.00	151.00	304.50	315.50	268.25	151.00

**Loyal American Life Insurance Company**

**Attachment 1 - Accident Premiums**

**Annual Premiums**

**Form Series LY-ACC-BA**

<b>\$10,000 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	32.75	35.00	30.00	25.50	51.75	53.25	45.75	25.50
<b>2,000</b>	45.75	48.75	41.50	35.00	71.75	74.25	63.25	35.00
<b>2,500</b>	50.75	54.25	46.25	39.00	80.00	82.75	70.50	39.00
<b>3,000</b>	55.50	59.50	50.50	42.75	87.25	90.75	77.00	42.75
<b>4,000</b>	65.50	70.00	59.50	50.50	103.00	106.75	90.75	50.50
<b>5,000</b>	75.50	80.75	68.75	58.00	118.75	123.00	104.75	58.00
<b>6,000</b>	79.50	85.00	72.25	61.25	125.00	129.50	110.00	61.25
<b>7,000</b>	87.50	93.50	79.50	67.25	137.50	142.50	121.25	67.25
<b>7,500</b>	95.50	102.00	86.75	73.25	149.75	155.50	132.25	73.25
<b>8,000</b>	98.75	105.50	89.75	76.00	155.25	160.75	136.75	76.00
<b>9,000</b>	105.25	112.50	95.75	81.00	165.50	171.50	146.00	81.00
<b>10,000</b>	111.75	119.50	101.50	86.00	175.75	182.00	154.75	86.00
<b>11,000</b>	116.75	125.00	106.25	90.00	183.75	190.50	162.00	90.00
<b>12,000</b>	122.00	130.25	110.75	93.75	191.75	198.50	168.75	93.75
<b>13,000</b>	127.00	135.75	115.50	97.75	199.50	207.00	176.00	97.75
<b>14,000</b>	131.75	141.00	120.00	101.50	207.50	215.00	183.00	101.50
<b>15,000</b>	137.00	146.50	124.50	105.25	215.50	223.25	189.75	105.25
<b>16,000</b>	140.50	150.00	127.50	108.00	220.75	228.50	194.25	108.00
<b>17,000</b>	144.00	154.00	130.75	110.75	226.25	234.75	199.25	110.75
<b>18,000</b>	147.50	157.50	134.00	113.50	231.75	240.00	204.25	113.50
<b>19,000</b>	151.00	161.25	137.00	116.00	237.50	245.75	208.75	116.00
<b>20,000</b>	154.50	165.25	140.50	118.75	243.00	251.75	214.00	118.75
<b>25,000</b>	167.75	179.00	152.25	129.00	263.50	272.75	232.00	129.00
<b>30,000</b>	169.50	180.50	153.50	130.25	265.50	275.00	234.00	130.25
<b>35,000</b>	171.25	182.00	154.75	131.75	267.75	277.25	235.75	131.75
<b>40,000</b>	173.00	183.50	156.00	133.25	269.75	279.75	237.75	133.25
<b>45,000</b>	174.75	185.00	157.25	134.50	272.00	282.00	239.75	134.50
<b>50,000</b>	176.75	186.25	158.50	136.00	274.00	283.75	241.50	136.00

**Loyal American Life Insurance Company**  
**Attachment 1 - Declining Deductible Premiums**  
**Annual Premiums**  
**Form Series LY-DED-RD**

<b>\$100 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	10.25	11.00	9.25	8.00	16.25	16.75	14.25	8.00
<b>2,000</b>	14.25	15.25	13.00	11.00	22.25	23.25	19.75	11.00
<b>2,500</b>	15.75	17.00	14.25	12.25	24.75	25.75	22.00	12.25
<b>3,000</b>	16.25	17.25	14.75	12.50	25.25	26.25	22.25	12.50
<b>4,000</b>	16.75	18.00	15.25	13.00	26.25	27.25	23.25	13.00
<b>5,000</b>	17.50	18.50	15.75	13.50	27.50	28.25	24.00	13.50
<b>6,000</b>	17.50	18.75	16.00	13.50	27.50	28.50	24.25	13.50
<b>7,000</b>	17.75	19.00	16.25	13.75	28.00	29.00	24.75	13.75
<b>7,500</b>	18.00	19.25	16.50	14.00	28.25	29.50	25.00	14.00
<b>8,000</b>	18.00	19.25	16.50	14.00	28.50	29.50	25.00	14.00
<b>9,000</b>	18.00	19.25	16.50	14.00	28.50	29.50	25.00	14.00
<b>10,000</b>	18.25	19.50	16.50	14.00	28.50	29.50	25.00	14.00
<b>11,000</b>	18.25	19.50	16.50	14.00	28.75	29.75	25.25	14.00
<b>12,000</b>	18.25	19.50	16.75	14.00	28.75	29.75	25.25	14.00
<b>13,000</b>	18.50	19.75	16.75	14.25	29.00	30.00	25.50	14.25
<b>14,000</b>	18.50	19.75	16.75	14.25	29.00	30.00	25.50	14.25
<b>15,000</b>	18.50	19.75	16.75	14.25	29.25	30.25	25.75	14.25
<b>16,000</b>	18.50	20.00	17.00	14.25	29.25	30.25	25.75	14.25
<b>17,000</b>	18.75	20.00	17.00	14.25	29.25	30.25	25.75	14.25
<b>18,000</b>	18.75	20.00	17.00	14.50	29.50	30.50	25.75	14.50
<b>19,000</b>	18.75	20.00	17.00	14.50	29.50	30.50	26.00	14.50
<b>20,000</b>	18.75	20.00	17.00	14.50	29.50	30.50	26.00	14.50
<b>25,000</b>	19.00	20.25	17.25	14.50	29.75	30.75	26.25	14.50
<b>30,000</b>	19.00	20.25	17.25	14.50	29.75	30.75	26.25	14.50
<b>35,000</b>	19.00	20.25	17.25	14.50	29.75	30.75	26.25	14.50
<b>40,000</b>	19.00	20.25	17.25	14.50	29.75	30.75	26.25	14.50
<b>45,000</b>	19.00	20.25	17.25	14.50	29.75	30.75	26.25	14.50
<b>50,000</b>	19.00	20.25	17.25	14.50	29.75	30.75	26.25	14.50

**Loyal American Life Insurance Company**  
**Attachment 1 - Declining Deductible Premiums**  
**Annual Premiums**  
**Form Series LY-DED-RD**

<b>\$100 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	9.25	10.00	8.50	7.00	14.50	15.00	12.75	7.00
<b>2,000</b>	12.75	13.75	11.75	9.75	20.25	20.75	17.75	9.75
<b>2,500</b>	14.25	15.25	13.00	11.00	22.25	23.25	19.75	11.00
<b>3,000</b>	14.50	15.50	13.25	11.25	22.75	23.75	20.00	11.25
<b>4,000</b>	15.00	16.25	13.75	11.50	23.75	24.50	21.00	11.50
<b>5,000</b>	15.75	16.75	14.25	12.00	24.75	25.50	21.75	12.00
<b>6,000</b>	15.75	16.75	14.25	12.25	24.75	25.75	21.75	12.25
<b>7,000</b>	16.00	17.00	14.50	12.25	25.25	26.00	22.25	12.25
<b>7,500</b>	16.25	17.25	14.75	12.50	25.50	26.50	22.50	12.50
<b>8,000</b>	16.25	17.25	14.75	12.50	25.50	26.50	22.50	12.50
<b>9,000</b>	16.25	17.50	14.75	12.50	25.50	26.50	22.50	12.50
<b>10,000</b>	16.25	17.50	14.75	12.50	25.75	26.50	22.50	12.50
<b>11,000</b>	16.50	17.50	15.00	12.50	25.75	26.75	22.75	12.50
<b>12,000</b>	16.50	17.50	15.00	12.75	26.00	26.75	22.75	12.75
<b>13,000</b>	16.50	17.75	15.00	12.75	26.00	27.00	23.00	12.75
<b>14,000</b>	16.75	17.75	15.00	12.75	26.25	27.00	23.00	12.75
<b>15,000</b>	16.75	17.75	15.25	12.75	26.25	27.25	23.00	12.75
<b>16,000</b>	16.75	18.00	15.25	13.00	26.25	27.25	23.25	13.00
<b>17,000</b>	16.75	18.00	15.25	13.00	26.50	27.25	23.25	13.00
<b>18,000</b>	16.75	18.00	15.25	13.00	26.50	27.50	23.25	13.00
<b>19,000</b>	16.75	18.00	15.25	13.00	26.50	27.50	23.25	13.00
<b>20,000</b>	17.00	18.00	15.25	13.00	26.50	27.50	23.50	13.00
<b>25,000</b>	17.00	18.25	15.50	13.00	26.75	27.75	23.50	13.00
<b>30,000</b>	17.00	18.25	15.50	13.00	26.75	27.75	23.50	13.00
<b>35,000</b>	17.00	18.25	15.50	13.00	26.75	27.75	23.50	13.00
<b>40,000</b>	17.00	18.25	15.50	13.00	26.75	27.75	23.50	13.00
<b>45,000</b>	17.00	18.25	15.50	13.00	26.75	27.75	23.50	13.00
<b>50,000</b>	17.00	18.25	15.50	13.00	26.75	27.75	23.50	13.00

**Loyal American Life Insurance Company**  
**Attachment 1 - Declining Deductible Premiums**  
**Annual Premiums**  
**Form Series LY-DED-RD**

<b>\$250 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	19.50	21.00	17.75	15.00	30.75	31.75	27.00	15.00
<b>2,000</b>	27.00	29.00	24.50	20.75	42.50	44.00	37.50	20.75
<b>2,500</b>	30.00	32.25	27.25	23.25	47.25	49.00	41.75	23.25
<b>3,000</b>	30.75	33.00	28.00	23.75	48.50	50.25	42.75	23.75
<b>4,000</b>	32.25	34.50	29.25	24.75	50.75	52.50	44.75	24.75
<b>5,000</b>	33.75	36.00	30.50	26.00	53.00	55.00	46.75	26.00
<b>6,000</b>	34.00	36.25	31.00	26.25	53.50	55.25	47.00	26.25
<b>7,000</b>	34.50	37.00	31.50	26.50	54.25	56.25	47.75	26.50
<b>7,500</b>	35.25	37.50	32.00	27.00	55.25	57.25	48.75	27.00
<b>8,000</b>	35.25	37.75	32.00	27.25	55.50	57.50	49.00	27.25
<b>9,000</b>	35.75	38.25	32.50	27.50	56.00	58.25	49.50	27.50
<b>10,000</b>	36.00	38.50	32.75	27.75	56.75	58.75	50.00	27.75
<b>11,000</b>	36.25	38.75	33.00	28.00	57.00	59.00	50.25	28.00
<b>12,000</b>	36.50	39.00	33.25	28.00	57.25	59.50	50.50	28.00
<b>13,000</b>	36.75	39.25	33.25	28.25	57.75	59.75	50.75	28.25
<b>14,000</b>	37.00	39.50	33.50	28.50	58.00	60.25	51.00	28.50
<b>15,000</b>	37.25	39.75	33.75	28.50	58.50	60.50	51.50	28.50
<b>16,000</b>	37.25	39.75	33.75	28.75	58.50	60.75	51.50	28.75
<b>17,000</b>	37.25	40.00	34.00	28.75	58.75	60.75	51.75	28.75
<b>18,000</b>	37.50	40.00	34.00	28.75	59.00	61.00	51.75	28.75
<b>19,000</b>	37.50	40.25	34.25	29.00	59.00	61.25	52.00	29.00
<b>20,000</b>	37.75	40.25	34.25	29.00	59.25	61.25	52.25	29.00
<b>25,000</b>	38.00	40.75	34.50	29.25	59.75	62.00	52.75	29.25
<b>30,000</b>	38.00	40.75	34.50	29.25	59.75	62.00	52.75	29.25
<b>35,000</b>	38.00	40.75	34.50	29.25	59.75	62.00	52.75	29.25
<b>40,000</b>	38.00	40.75	34.50	29.25	59.75	62.00	52.75	29.25
<b>45,000</b>	38.00	40.75	34.50	29.25	59.75	62.00	52.75	29.25
<b>50,000</b>	38.00	40.75	34.50	29.25	59.75	62.00	52.75	29.25

**Loyal American Life Insurance Company**  
**Attachment 1 - Declining Deductible Premiums**  
**Annual Premiums**  
**Form Series LY-DED-RD**

<b>\$250 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	17.50	18.75	16.00	13.50	27.75	28.75	24.25	13.50
<b>2,000</b>	24.25	26.00	22.25	18.75	38.25	39.75	33.75	18.75
<b>2,500</b>	27.00	29.00	24.50	20.75	42.50	44.00	37.50	20.75
<b>3,000</b>	27.75	29.75	25.25	21.25	43.50	45.25	38.50	21.25
<b>4,000</b>	29.00	31.00	26.25	22.25	45.75	47.25	40.25	22.25
<b>5,000</b>	30.25	32.50	27.50	23.25	47.75	49.50	42.00	23.25
<b>6,000</b>	30.50	32.75	27.75	23.50	48.00	49.75	42.25	23.50
<b>7,000</b>	31.00	33.25	28.25	24.00	49.00	50.75	43.00	24.00
<b>7,500</b>	31.75	33.75	28.75	24.25	49.75	51.50	43.75	24.25
<b>8,000</b>	31.75	34.00	29.00	24.50	50.00	51.75	44.00	24.50
<b>9,000</b>	32.00	34.25	29.25	24.75	50.50	52.25	44.50	24.75
<b>10,000</b>	32.50	34.75	29.50	25.00	51.00	52.75	45.00	25.00
<b>11,000</b>	32.75	35.00	29.75	25.00	51.25	53.25	45.25	25.00
<b>12,000</b>	32.75	35.00	29.75	25.25	51.50	53.50	45.50	25.25
<b>13,000</b>	33.00	35.25	30.00	25.50	52.00	53.75	45.75	25.50
<b>14,000</b>	33.25	35.50	30.25	25.50	52.25	54.00	46.00	25.50
<b>15,000</b>	33.50	35.75	30.25	25.75	52.50	54.50	46.25	25.75
<b>16,000</b>	33.50	35.75	30.50	25.75	52.75	54.50	46.50	25.75
<b>17,000</b>	33.50	36.00	30.50	25.75	52.75	54.75	46.50	25.75
<b>18,000</b>	33.75	36.00	30.75	26.00	53.00	55.00	46.75	26.00
<b>19,000</b>	33.75	36.25	30.75	26.00	53.25	55.00	46.75	26.00
<b>20,000</b>	34.00	36.25	30.75	26.00	53.25	55.25	47.00	26.00
<b>25,000</b>	34.25	36.50	31.00	26.25	53.75	55.75	47.50	26.25
<b>30,000</b>	34.25	36.50	31.00	26.25	53.75	55.75	47.50	26.25
<b>35,000</b>	34.25	36.50	31.00	26.25	53.75	55.75	47.50	26.25
<b>40,000</b>	34.25	36.50	31.00	26.25	53.75	55.75	47.50	26.25
<b>45,000</b>	34.25	36.50	31.00	26.25	53.75	55.75	47.50	26.25
<b>50,000</b>	34.25	36.50	31.00	26.25	53.75	55.75	47.50	26.25

**Loyal American Life Insurance Company**  
**Attachment 1 - Declining Deductible Premiums**  
**Annual Premiums**  
**Form Series LY-DED-RD**

<b>\$500 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	29.75	31.75	27.00	22.75	46.50	48.25	41.00	22.75
<b>2,000</b>	41.00	43.75	37.25	31.50	64.50	66.75	56.75	31.50
<b>2,500</b>	45.50	48.75	41.25	35.00	71.50	74.25	63.00	35.00
<b>3,000</b>	46.75	50.00	42.50	36.00	73.50	76.25	64.75	36.00
<b>4,000</b>	49.25	52.75	44.75	38.00	77.75	80.50	68.25	38.00
<b>5,000</b>	51.75	55.50	47.25	39.75	81.75	84.50	72.00	39.75
<b>6,000</b>	52.50	56.00	47.75	40.50	82.50	85.50	72.75	40.50
<b>7,000</b>	53.50	57.25	48.75	41.00	84.25	87.25	74.00	41.00
<b>7,500</b>	54.75	58.25	49.50	42.00	85.75	89.00	75.50	42.00
<b>8,000</b>	55.00	58.75	50.00	42.25	86.25	89.50	76.00	42.25
<b>9,000</b>	55.50	59.50	50.50	42.75	87.50	90.50	77.00	42.75
<b>10,000</b>	56.25	60.25	51.00	43.25	88.50	91.75	78.00	43.25
<b>11,000</b>	56.75	60.50	51.50	43.50	89.00	92.25	78.50	43.50
<b>12,000</b>	57.00	61.00	51.75	44.00	89.75	93.00	79.00	44.00
<b>13,000</b>	57.50	61.50	52.25	44.25	90.50	93.50	79.50	44.25
<b>14,000</b>	57.75	61.75	52.50	44.50	91.00	94.25	80.25	44.50
<b>15,000</b>	58.50	62.25	53.00	44.75	91.75	95.00	80.75	44.75
<b>16,000</b>	58.50	62.50	53.25	45.00	92.00	95.25	81.00	45.00
<b>17,000</b>	58.75	62.75	53.25	45.00	92.25	95.50	81.25	45.00
<b>18,000</b>	58.75	63.00	53.50	45.50	92.75	96.00	81.50	45.50
<b>19,000</b>	59.00	63.25	53.75	45.50	93.00	96.25	81.75	45.50
<b>20,000</b>	59.25	63.50	54.00	45.75	93.25	96.75	82.25	45.75
<b>25,000</b>	60.25	64.25	54.50	46.25	94.50	97.75	83.00	46.25
<b>30,000</b>	60.00	64.25	54.50	46.25	94.50	97.75	83.00	46.25
<b>35,000</b>	60.00	64.25	54.50	46.00	94.50	97.75	83.00	46.00
<b>40,000</b>	60.00	64.25	54.50	46.25	94.50	97.75	83.00	46.25
<b>45,000</b>	60.00	64.25	54.50	46.25	94.50	97.75	83.00	46.25
<b>50,000</b>	60.00	64.25	54.50	46.25	94.50	97.75	83.00	46.25

**Loyal American Life Insurance Company**  
**Attachment 1 - Declining Deductible Premiums**  
**Annual Premiums**  
**Form Series LY-DED-RD**

<b>\$500 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	26.75	28.50	24.25	20.50	42.00	43.50	37.00	20.50
<b>2,000</b>	36.75	39.50	33.50	28.25	58.00	60.00	51.00	28.25
<b>2,500</b>	41.00	43.75	37.25	31.50	64.50	66.75	56.75	31.50
<b>3,000</b>	42.00	45.00	38.25	32.50	66.25	68.75	58.25	32.50
<b>4,000</b>	44.25	47.50	40.25	34.25	70.00	72.50	61.50	34.25
<b>5,000</b>	46.75	50.00	42.50	35.75	73.50	76.25	64.75	35.75
<b>6,000</b>	47.25	50.50	43.00	36.50	74.25	77.00	65.50	36.50
<b>7,000</b>	48.25	51.50	43.75	37.00	75.75	78.50	66.75	37.00
<b>7,500</b>	49.25	52.50	44.75	37.75	77.25	80.00	68.00	37.75
<b>8,000</b>	49.50	52.75	45.00	38.00	77.75	80.50	68.50	38.00
<b>9,000</b>	50.00	53.50	45.50	38.50	78.75	81.50	69.25	38.50
<b>10,000</b>	50.50	54.00	46.00	39.00	79.50	82.50	70.00	39.00
<b>11,000</b>	51.00	54.50	46.25	39.25	80.25	83.00	70.50	39.25
<b>12,000</b>	51.25	55.00	46.75	39.50	80.75	83.75	71.00	39.50
<b>13,000</b>	51.75	55.25	47.00	39.75	81.25	84.25	71.50	39.75
<b>14,000</b>	52.00	55.75	47.25	40.00	82.00	84.75	72.00	40.00
<b>15,000</b>	52.50	56.00	47.75	40.25	82.50	85.50	72.50	40.25
<b>16,000</b>	52.50	56.25	47.75	40.50	82.75	85.75	73.00	40.50
<b>17,000</b>	52.75	56.50	48.00	40.50	83.00	86.00	73.25	40.50
<b>18,000</b>	53.00	56.75	48.25	40.75	83.50	86.25	73.50	40.75
<b>19,000</b>	53.25	57.00	48.25	41.00	83.75	86.75	73.75	41.00
<b>20,000</b>	53.50	57.00	48.50	41.25	84.00	87.00	74.00	41.25
<b>25,000</b>	54.00	57.75	49.00	41.50	85.00	88.00	74.75	41.50
<b>30,000</b>	54.00	57.75	49.00	41.50	85.00	88.00	74.75	41.50
<b>35,000</b>	54.00	57.75	49.00	41.50	85.00	88.00	74.75	41.50
<b>40,000</b>	54.00	57.75	49.00	41.75	85.00	88.00	74.75	41.75
<b>45,000</b>	54.00	57.75	49.00	41.50	85.00	88.00	74.75	41.50
<b>50,000</b>	54.00	57.75	49.00	41.50	85.00	88.00	74.75	41.50

**Loyal American Life Insurance Company**  
**Attachment 1 - Declining Deductible Premiums**  
**Annual Premiums**  
**Form Series LY-DED-RD**

<b>\$1,000 Deductible - Unbundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	42.00	44.75	38.00	32.00	65.75	68.25	58.00	32.00
<b>2,000</b>	58.00	62.00	52.75	44.50	91.00	94.50	80.25	44.50
<b>2,500</b>	64.50	68.75	58.50	49.50	101.25	104.75	89.25	49.50
<b>3,000</b>	66.50	71.00	60.25	51.25	104.50	108.25	92.00	51.25
<b>4,000</b>	70.50	75.50	64.00	54.25	111.00	115.00	97.75	54.25
<b>5,000</b>	74.75	79.75	67.75	57.50	117.50	121.50	103.50	57.50
<b>6,000</b>	75.50	80.75	68.75	58.00	118.75	123.00	104.75	58.00
<b>7,000</b>	77.25	82.75	70.25	59.50	121.75	126.00	107.25	59.50
<b>7,500</b>	79.25	84.75	72.00	61.00	124.50	129.00	109.75	61.00
<b>8,000</b>	80.00	85.25	72.50	61.25	125.50	130.00	110.50	61.25
<b>9,000</b>	81.25	86.75	73.75	62.50	127.50	132.25	112.25	62.50
<b>10,000</b>	82.50	88.00	74.75	63.50	129.50	134.25	114.00	63.50
<b>11,000</b>	83.25	88.75	75.50	63.75	130.75	135.50	115.00	63.75
<b>12,000</b>	83.75	89.50	76.25	64.50	131.75	136.50	116.00	64.50
<b>13,000</b>	84.75	90.25	76.75	65.00	133.00	137.75	117.00	65.00
<b>14,000</b>	85.25	91.00	77.50	65.50	134.00	138.75	118.00	65.50
<b>15,000</b>	86.00	92.00	78.00	66.25	135.25	140.00	119.00	66.25
<b>16,000</b>	86.25	92.25	78.50	66.50	135.75	140.75	119.50	66.50
<b>17,000</b>	86.50	92.75	78.75	66.75	136.25	141.25	120.00	66.75
<b>18,000</b>	87.25	93.00	79.00	67.00	137.00	141.75	120.50	67.00
<b>19,000</b>	87.50	93.50	79.50	67.25	137.50	142.50	121.00	67.25
<b>20,000</b>	88.00	93.75	79.75	67.50	138.00	143.00	121.50	67.50
<b>25,000</b>	89.00	95.25	81.00	68.50	140.00	145.00	123.25	68.50
<b>30,000</b>	89.25	95.25	81.00	68.50	140.00	145.00	123.25	68.50
<b>35,000</b>	89.00	95.25	81.00	68.50	140.00	145.00	123.25	68.50
<b>40,000</b>	89.00	95.25	81.00	68.50	140.00	145.00	123.25	68.50
<b>45,000</b>	89.00	95.25	81.00	68.50	140.00	145.00	123.25	68.50
<b>50,000</b>	89.00	95.25	81.00	68.50	140.00	145.00	123.25	68.50

**Loyal American Life Insurance Company**  
**Attachment 1 - Declining Deductible Premiums**  
**Annual Premiums**  
**Form Series LY-DED-RD**

<b>\$1,000 Deductible - Bundled</b>								
<b>Benefit Amount</b>	<b>Child Only</b>	<b>Issue Ages 18-64</b>				<b>Issue Ages 65-74</b>		
		<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>1,000</b>	37.75	40.25	34.25	29.00	59.25	61.25	52.25	29.00
<b>2,000</b>	52.25	55.75	47.25	40.25	82.00	85.00	72.25	40.25
<b>2,500</b>	58.00	62.00	52.75	44.50	91.00	94.50	80.25	44.50
<b>3,000</b>	59.75	64.00	54.25	46.00	94.00	97.50	82.75	46.00
<b>4,000</b>	63.50	67.75	57.75	49.00	99.75	103.50	88.00	49.00
<b>5,000</b>	67.25	71.75	61.00	51.75	105.75	109.50	93.00	51.75
<b>6,000</b>	68.00	72.75	61.75	52.25	107.00	110.75	94.25	52.25
<b>7,000</b>	69.50	74.50	63.25	53.75	109.50	113.50	96.50	53.75
<b>7,500</b>	71.50	76.25	64.75	54.75	112.00	116.25	98.75	54.75
<b>8,000</b>	72.00	76.75	65.25	55.25	113.00	117.00	99.50	55.25
<b>9,000</b>	73.25	78.00	66.25	56.25	114.75	119.00	101.00	56.25
<b>10,000</b>	74.25	79.25	67.25	57.00	116.50	120.75	102.75	57.00
<b>11,000</b>	75.00	80.00	68.00	57.50	117.50	121.75	103.50	57.50
<b>12,000</b>	75.50	80.75	68.50	58.25	118.75	123.00	104.50	58.25
<b>13,000</b>	76.25	81.25	69.00	58.50	119.75	124.00	105.25	58.50
<b>14,000</b>	76.75	82.00	69.75	59.00	120.75	125.00	106.25	59.00
<b>15,000</b>	77.50	82.75	70.25	59.50	121.75	126.00	107.00	59.50
<b>16,000</b>	77.75	83.00	70.50	59.75	122.25	126.50	107.50	59.75
<b>17,000</b>	78.00	83.50	71.00	60.00	122.75	127.00	108.00	60.00
<b>18,000</b>	78.50	83.75	71.25	60.25	123.25	127.75	108.50	60.25
<b>19,000</b>	78.75	84.25	71.50	60.50	123.75	128.25	109.00	60.50
<b>20,000</b>	79.25	84.50	71.75	60.75	124.25	128.75	109.50	60.75
<b>25,000</b>	80.00	85.75	72.75	61.75	126.00	130.50	111.00	61.75
<b>30,000</b>	80.25	85.75	72.75	61.50	126.00	130.50	111.00	61.50
<b>35,000</b>	80.25	85.75	72.75	61.75	126.00	130.50	111.00	61.75
<b>40,000</b>	80.25	85.75	72.75	61.75	126.00	130.50	111.00	61.75
<b>45,000</b>	80.25	85.75	72.75	61.75	126.00	130.50	111.00	61.75
<b>50,000</b>	80.25	85.75	72.75	61.50	126.00	130.50	111.00	61.50

**Loyal American Life Insurance Company**  
**Attachment 1 - Catastrophic Accidental Injury Premiums**  
**Annual Premiums**  
**Form Series LY-CAT-RD**

<b>Issue Ages 18-64</b>						<b>Issue Ages 65-74</b>		
	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>	<b>Child Only</b>	<b>Parent Rider</b>	<b>Primary</b>	<b>Spouse</b>	<b>Child</b>
<b>Unbundled</b>	31.00	26.50	22.25	29.00	45.75	47.25	40.25	22.25
<b>Bundled</b>	28.00	23.75	20.00	26.25	41.00	42.50	36.25	20.00

**Loyal American Life Insurance Company**

**Attachment 1 - Critical Illness Rider**

**Annual Premiums per \$1000 Benefit**

**Form Series LY-CRI-RD**

<b>Issue Age</b>	<b>Non-Tobacco</b>		<b>Tobacco</b>	
	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
<b>Child</b>	0.57	0.57	0.57	0.57
<b>18-24</b>	3.45	3.57	6.02	4.98
<b>25-29</b>	3.45	3.57	6.02	4.98
<b>30-34</b>	5.86	5.94	10.77	8.65
<b>35-39</b>	8.07	7.93	15.57	12.13
<b>40-44</b>	12.15	11.35	24.44	18.39
<b>45-49</b>	16.81	14.66	34.91	25.43
<b>50-54</b>	23.66	19.27	50.47	35.82
<b>55-59</b>	32.19	24.74	70.41	48.49
<b>60-64</b>	42.53	31.20	94.61	63.14
<b>65-70</b>	53.60	38.28	119.03	77.28

**Loyal American Life Insurance Company**

**Attachment 2-Accident Loss Ratios**

**Anticipated Durational Loss Ratios**

**Form Series LY-ACC-BA, LY-PRT-RD, LY-DED-RD, LY-VEH-RD, LY-CAT-RD, LY-CRI-RD**

<b><u>Policy Year</u></b>	<b><u>Earned Premium</u></b>	<b><u>Incurred Claims</u></b>	<b><u>Durational Loss Ratio</u></b>
1	1,000.00	376.61	38%
2	662.51	278.13	42%
3	489.42	327.27	67%
4	373.81	240.27	64%
5	309.92	206.47	67%
6	271.59	181.04	67%
7	237.90	157.45	66%
8	208.30	136.87	66%
9	179.32	117.33	65%
10	156.98	101.98	65%
11	137.36	88.64	65%
12	120.11	77.00	64%
13	93.77	58.95	63%
14	77.12	48.43	63%
15	67.43	41.86	62%
16	58.93	36.38	62%
17	51.47	31.61	61%
18	40.48	24.52	61%
19	33.19	19.87	60%
20	28.97	17.21	59%
Discounted at 2.5%	\$4,045.83	\$2,225.44	55%

**State:** District of Columbia **Filing Company:** Loyal American Life Insurance Company  
**TOI/Sub-TOI:** H021 Individual Health - Accident Only/H021.000 Health - Accident Only  
**Product Name:** LY-ACC-BA  
**Project Name/Number:** LY-ACC-BA/LY-ACC-BA

## Supporting Document Schedules

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

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

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	Actuarial Memorandum 2013.08.27.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	Please see page 5 of attached Acturaial Memorandum.
<b>Attachment(s):</b>	Actuarial Memorandum 2013.08.27.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	N/A this is a L&H filing.
<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>	N/A this is a L&H filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

SERFF Tracking #:

UTAC-129252213

State Tracking #:

Company Tracking #:

LY-ACC-BA

State:

District of Columbia

Filing Company:

Loyal American Life Insurance Company

TOI/Sub-TOI:

H021 Individual Health - Accident Only/H021.000 Health - Accident Only

Product Name:

LY-ACC-BA

Project Name/Number:

LY-ACC-BA/LY-ACC-BA

<b>Satisfied - Item:</b>	Actuarial Memorandum and Certifications
<b>Comments:</b>	
<b>Attachment(s):</b>	Actuarial Memorandum 2013.08.27.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	N/A new filing, no rate increase.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



Life Insurance Company®

[P.O. Box 559004, Austin, TX 78755-9004]

[Toll Free: 866-459-4272]

Filing Description:

Re: Loyal American Life Insurance Company

NAIC # 65722 FEIN # 63-0343428

NEW POLICY FORMS DESCRIPTION

LY-ACC-BA-B-DC	Accident Expense Insurance Policy
LY-ACC-APP	Accident Expense Insurance Application
LY-ACC-OC-B-DC	Outline of Coverage for Accident Expense Insurance Policy
LY-ACC-BA.SCH.PG	Accident Expense Insurance Policy Schedule Page
LY-CAT-RD	Catastrophic Accidental Injury Benefit Rider
LY-CRI-RD	Critical Illness Benefit Rider
LY-DED-RD	Declining Deductible Benefit Rider
LY-PRT-RD	Parent Benefit Rider
LY-VEH-RD	Vehicular Accidental Injury Cash Benefit Rider

Actuarial Memorandum Rates

These rates are new and do not replace any rates previously approved by your department. We currently do not have any D.C policyholders as this is a new filing. The proposed Effective Date will be date of approval from the DOI.

The rates will be used with our Accident Expense policy forms and riders and will be sold through licensed agents.

The documents were prepared on a personal computer and will ultimately be printed from another data processing system that may cause some print style and/or page spacing changes. However, there will not be any changes to the actual text of the contract other than listed or bracketed variables.

If there are any questions or comments, please call me at (800) 633-6752 extension 1539, fax me at (512) 451-0357 or email me at [Ashley.Heath@Cigna.com](mailto:Ashley.Heath@Cigna.com).

Sincerely,  
Ashley Heath  
Compliance Senior Associate  
Loyal American Life Insurance Company

# Loyal American Life Insurance Company

Actuarial Memorandum  
Policy Form Series LY-ACC-BA and  
Rider Forms LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD

## 1. Scope and Purpose

The purpose of this memorandum is to file rates associated with the policy and rider forms shown above. Please note that this is the initial rate filing for these forms. The memorandum includes a description of the product features underlying the product, as well as information related to the development of the premium rates. A Rate Manual containing the detailed premium rates has been included with this filing.

## 2. Benefit Description

The base policy (form LY-ACC-BA) reimburses covered individuals for expenses incurred as a result of a covered accident after meeting the specified deductible and after applying any known discounts. Annual deductibles range from \$0 to \$10,000 for individuals, with a family deductible that is two times the individual deductible. The annual benefit maximums range from \$1,000 to \$50,000. The base policy also includes accidental death and dismemberment benefits according to the schedule stated in the policy.

In addition to the base policy, several optional riders are available:

- The Parent Rider (form LY-PRT-RD) extends the benefits of the base policy to the parents of the policyholder and/or spouse who are between the ages of 40-74 at time of issue. The base policy issue ages must be 18-64. Coverage for the Parent Rider ends on the next premium due date after the parent attains age 80.
- The Declining Deductible Rider (form LY-DED-RD) is only available on plans with a deductible between \$100 and \$1,000. The deductible is reduced by 25% of the original amount for each calendar year that the policy is in force for at least 6 months and the policy has no claims. If there is a claim in a subsequent year, the deductible increases by 25% of the original amount, but will never exceed the original deductible amount. Once the deductible reaches zero, it will never increase again while the rider is in force. This Rider is not available to Child-only policies.
- The Catastrophic Accidental Injury Rider (form LY-CAT-RD) provides a lump sum payment of \$25,000 upon diagnosis of brain damage, coma, paralysis, or severe burns as the result of a covered accident. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals covered under the Parent Rider or to Child-only policies.
- The Vehicular Accidental Injury Cash Benefit Rider (form LY-VEH-RD) provides a lump sum payment for covered individuals injured and receiving medical treatment as the result of a covered vehicular accident. Benefit amounts range from \$1,000 to \$5,000. Issue ages for this Rider are 25-64. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals

covered under the Parent Rider or to Child-only policies. Annual premiums for the Vehicular Accidental Injury Cash Benefit Rider are calculated per \$1,000 benefit amount per person according to the chart below:

Issue	Unbundled		Bundled	
	Primary	Spouse	Primary	Spouse
Ages 25-64	\$24.00	\$24.00	\$24.00	\$24.00

- The Critical Illness Rider (form LY-CRI-RD) provides a lump sum payment upon diagnosis of Invasive Cancer, Heart Attack, or Stroke for a covered individual. Benefit amounts range from \$10,000 to \$25,000. Issue ages for this Rider are 0-70. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals covered under the Parent Rider or to Child-only policies.

### 3. Renewability

This policy is guaranteed renewable to age 80. Coverage terminates on the next premium due date after each insured person's attainment of age 80.

### 4. Marketing Method

This policy is intended to be marketed through direct response and broker channels.

### 5. Underwriting

The underwriting approach is guaranteed issue for the base policy, the Parent Rider, the Declining Deductible Rider, the Catastrophic Accidental Injury Rider, and the Vehicular Accidental Injury Cash Benefit Rider. Simplified underwriting is used for the Critical Illness Rider.

### 6. Morbidity

- Base Benefits (except for Accidental Death and Dismemberment), Catastrophic Accidental Injury Rider, and Parent Rider: claim costs were developed from internal company medical data, which primarily reflects the experience of employer-based plans. Claim costs were then adjusted to reflect expected differences in utilization and average unit costs for this product relative to those plans and to incorporate an 5% annual trend assumption.
- Accidental Death and Dismemberment: claim costs were developed from company experience for similar coverages on the group business.
- Vehicular Accidental Injury Cash Benefit Rider: claim costs were developed based on the Injury Facts 2010 Edition published by the National Safety Council.

- Critical Illness Rider: claim costs were developed using publicly available data sources including the SEER database and the American Heart Association adjusted for the expected impact of underwriting.

All claim costs were further adjusted to incorporate a modest provision for adverse deviation.

7. Mortality

Mortality rates were based on the 2008 SOA Valuation Basic Ultimate table.

8. Persistency

The assumed persistency rates are the complement of the lapse rates illustrated below. Lapse rates were developed based on internal company experience for individual medical products and competitor lapse rates for similar products.

Duration	Lapse
1	37%
2	27%
3	24%
4	20%
5+	12%

9. Expenses

<u>Percent of Premium</u>	
Commissions:	20.3%
Premium Tax:	2.0%
Acquisition, Claims Administration, and Maintenance Expenses:	11.1%
Overhead and Profit:	11.6%

10. Premium Rate Development

Premium rates were developed based on a 20-year projection of expected claim costs, administrative and acquisition costs, overhead, profit, commissions, and premium taxes. These cash flows were adjusted for mortality, interest, and lapse. The interest rate assumed in the pricing of this product was 2.5%.

11. Premium Classes

Premiums for the base policy vary based on benefit maximum and deductible, as well as by insured type (Primary, Spouse, Child), with separate Child rates applicable to Child-only policies. The Parent Rider and Declining Deductible Rider premiums also vary by issue age band, benefit maximum and deductible. The Vehicular Accidental Injury Cash Benefit Rider premiums are uniform. The Catastrophic Accidental Injury Rider premiums vary by issue age band. The Critical Illness Rider premiums vary by 5-year issue age band, tobacco status, gender, and benefit amount.

In addition, Multi-line business sold with another qualifying individual product will be offered at a discount to standalone premium rates. Annual premiums and rating factors are shown in the Rate Manual.

12. Issue Age Range

Issue age range for the policyholder is 0-74 and for spouses, 18-74.

13. Premium Modalization

	<b>Credit Card</b>	<b>Direct Bill</b>	<b>List Bill</b>	<b>PAC</b>
<i>Bi-Weekly</i>	0.0385	0.0415	0.0404	0.0385
<i>Monthly</i>	0.0850	0.0900	0.0900	0.0850
<i>Quarterly</i>	0.2650	0.2650	0.2650	0.2650
<i>Semi-Annual</i>	0.5200	0.5200	0.5200	0.5200
<i>Annual</i>	1.0000	1.0000	1.0000	1.0000

14. Area Factors

There are no area factors for these forms. The rates will be the same throughout the state.

15. Average Annual Premium

The average annual premium is \$591.42. Premiums vary by the benefit amount selected as shown in Attachment 1 - Accident Premiums.

16. Claim Liability and Reserves

Claim reserves will be set using appropriate actuarial methodology. There are currently no claim reserves held since these are new forms.

17. Active Life Reserves

Active life reserves will be set using appropriate actuarial methodology. There are currently no active life reserves held since these are new forms.

18. Trend Assumptions

Annual trend of 5% has been assumed in this filing.

19. Minimum Loss Ratio

The minimum acceptable loss ratio is 55.0%.

20. Anticipated Loss Ratio

The anticipated loss ratio is expected to be 55.0%. This loss ratio equals the present value of future benefits including active life reserves divided by the present value of future premiums over a 20-year period, assuming a 2.5% discount rate. Durational loss ratios are included in Attachment 2 - Loss Ratios.

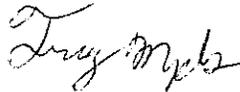
21. Actuarial Certification

I, Tracy Maples, am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I believe this rate filing is in compliance with the applicable laws and rules of this state. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

In my opinion, the rates included in the actuarial memorandum are not excessive, inadequate or unfairly discriminatory. They were developed using reasonable assumptions and in accordance with generally accepted actuarial principles. These rates are appropriate for the class of risks for which they are intended. This filing is in compliance with state law and regulation. The actuarial memorandum has been prepared for the sole purpose of demonstrating that the proposed rate schedule is reasonable and the memorandum may be not appropriate for other purposes.

Emerging experience should be carefully monitored relative to the assumptions and appropriate adjustments made to the premiums in a timely manner.



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Tracy Maples, ASA, MAAA  
Associate, Society of Actuaries  
Member, American Academy of Actuaries  
August 27, 2013

# Loyal American Life Insurance Company

Actuarial Memorandum  
Policy Form Series LY-ACC-BA and  
Rider Forms LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD

## 1. Scope and Purpose

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## 2. Benefit Description

The base policy (form LY-ACC-BA) reimburses covered individuals for expenses incurred as a result of a covered accident after meeting the specified deductible and after applying any known discounts. Annual deductibles range from \$0 to \$10,000 for individuals, with a family deductible that is two times the individual deductible. The annual benefit maximums range from \$1,000 to \$50,000. The base policy also includes accidental death and dismemberment benefits according to the schedule stated in the policy.

In addition to the base policy, several optional riders are available:

- The Parent Rider (form LY-PRT-RD) extends the benefits of the base policy to the parents of the policyholder and/or spouse who are between the ages of 40-74 at time of issue. The base policy issue ages must be 18-64. Coverage for the Parent Rider ends on the next premium due date after the parent attains age 80.
- The Declining Deductible Rider (form LY-DED-RD) is only available on plans with a deductible between \$100 and \$1,000. The deductible is reduced by 25% of the original amount for each calendar year that the policy is in force for at least 6 months and the policy has no claims. If there is a claim in a subsequent year, the deductible increases by 25% of the original amount, but will never exceed the original deductible amount. Once the deductible reaches zero, it will never increase again while the rider is in force. This Rider is not available to Child-only policies.
- The Catastrophic Accidental Injury Rider (form LY-CAT-RD) provides a lump sum payment of \$25,000 upon diagnosis of brain damage, coma, paralysis, or severe burns as the result of a covered accident. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals covered under the Parent Rider or to Child-only policies.
- The Vehicular Accidental Injury Cash Benefit Rider (form LY-VEH-RD) provides a lump sum payment for covered individuals injured and receiving medical treatment as the result of a covered vehicular accident. Benefit amounts range from \$1,000 to \$5,000. Issue ages for this Rider are 25-64. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals

covered under the Parent Rider or to Child-only policies. Annual premiums for the Vehicular Accidental Injury Cash Benefit Rider are calculated per \$1,000 benefit amount per person according to the chart below:

Issue	Unbundled		Bundled	
	Primary	Spouse	Primary	Spouse
Ages 25-64	\$24.00	\$24.00	\$24.00	\$24.00

- The Critical Illness Rider (form LY-CRI-RD) provides a lump sum payment upon diagnosis of Invasive Cancer, Heart Attack, or Stroke for a covered individual. Benefit amounts range from \$10,000 to \$25,000. Issue ages for this Rider are 0-70. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals covered under the Parent Rider or to Child-only policies.

### 3. Renewability

This policy is guaranteed renewable to age 80. Coverage terminates on the next premium due date after each insured person's attainment of age 80.

### 4. Marketing Method

This policy is intended to be marketed through direct response and broker channels.

### 5. Underwriting

The underwriting approach is guaranteed issue for the base policy, the Parent Rider, the Declining Deductible Rider, the Catastrophic Accidental Injury Rider, and the Vehicular Accidental Injury Cash Benefit Rider. Simplified underwriting is used for the Critical Illness Rider.

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- Base Benefits (except for Accidental Death and Dismemberment), Catastrophic Accidental Injury Rider, and Parent Rider: claim costs were developed from internal company medical data, which primarily reflects the experience of employer-based plans. Claim costs were then adjusted to reflect expected differences in utilization and average unit costs for this product relative to those plans and to incorporate an 5% annual trend assumption.
- Accidental Death and Dismemberment: claim costs were developed from company experience for similar coverages on the group business.
- Vehicular Accidental Injury Cash Benefit Rider: claim costs were developed based on the Injury Facts 2010 Edition published by the National Safety Council.

- Critical Illness Rider: claim costs were developed using publicly available data sources including the SEER database and the American Heart Association adjusted for the expected impact of underwriting.

All claim costs were further adjusted to incorporate a modest provision for adverse deviation.

7. Mortality

Mortality rates were based on the 2008 SOA Valuation Basic Ultimate table.

8. Persistency

The assumed persistency rates are the complement of the lapse rates illustrated below. Lapse rates were developed based on internal company experience for individual medical products and competitor lapse rates for similar products.

Duration	Lapse
1	37%
2	27%
3	24%
4	20%
5+	12%

9. Expenses

<u>Percent of Premium</u>	
Commissions:	20.3%
Premium Tax:	2.0%
Acquisition, Claims Administration, and Maintenance Expenses:	11.1%
Overhead and Profit:	11.6%

10. Premium Rate Development

Premium rates were developed based on a 20-year projection of expected claim costs, administrative and acquisition costs, overhead, profit, commissions, and premium taxes. These cash flows were adjusted for mortality, interest, and lapse. The interest rate assumed in the pricing of this product was 2.5%.

11. Premium Classes

Premiums for the base policy vary based on benefit maximum and deductible, as well as by insured type (Primary, Spouse, Child), with separate Child rates applicable to Child-only policies. The Parent Rider and Declining Deductible Rider premiums also vary by issue age band, benefit maximum and deductible. The Vehicular Accidental Injury Cash Benefit Rider premiums are uniform. The Catastrophic Accidental Injury Rider premiums vary by issue age band. The Critical Illness Rider premiums vary by 5-year issue age band, tobacco status, gender, and benefit amount.

In addition, Multi-line business sold with another qualifying individual product will be offered at a discount to standalone premium rates. Annual premiums and rating factors are shown in the Rate Manual.

12. Issue Age Range

Issue age range for the policyholder is 0-74 and for spouses, 18-74.

13. Premium Modalization

	<b>Credit Card</b>	<b>Direct Bill</b>	<b>List Bill</b>	<b>PAC</b>
<i>Bi-Weekly</i>	0.0385	0.0415	0.0404	0.0385
<i>Monthly</i>	0.0850	0.0900	0.0900	0.0850
<i>Quarterly</i>	0.2650	0.2650	0.2650	0.2650
<i>Semi-Annual</i>	0.5200	0.5200	0.5200	0.5200
<i>Annual</i>	1.0000	1.0000	1.0000	1.0000

14. Area Factors

There are no area factors for these forms. The rates will be the same throughout the state.

15. Average Annual Premium

The average annual premium is \$591.42. Premiums vary by the benefit amount selected as shown in Attachment 1 - Accident Premiums.

16. Claim Liability and Reserves

Claim reserves will be set using appropriate actuarial methodology. There are currently no claim reserves held since these are new forms.

17. Active Life Reserves

Active life reserves will be set using appropriate actuarial methodology. There are currently no active life reserves held since these are new forms.

18. Trend Assumptions

Annual trend of 5% has been assumed in this filing.

19. Minimum Loss Ratio

The minimum acceptable loss ratio is 55.0%.

20. Anticipated Loss Ratio

The anticipated loss ratio is expected to be 55.0%. This loss ratio equals the present value of future benefits including active life reserves divided by the present value of future premiums over a 20-year period, assuming a 2.5% discount rate. Durational loss ratios are included in Attachment 2 - Loss Ratios.

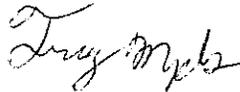
21. Actuarial Certification

I, Tracy Maples, am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I believe this rate filing is in compliance with the applicable laws and rules of this state. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

In my opinion, the rates included in the actuarial memorandum are not excessive, inadequate or unfairly discriminatory. They were developed using reasonable assumptions and in accordance with generally accepted actuarial principles. These rates are appropriate for the class of risks for which they are intended. This filing is in compliance with state law and regulation. The actuarial memorandum has been prepared for the sole purpose of demonstrating that the proposed rate schedule is reasonable and the memorandum may be not appropriate for other purposes.

Emerging experience should be carefully monitored relative to the assumptions and appropriate adjustments made to the premiums in a timely manner.



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Tracy Maples, ASA, MAAA  
Associate, Society of Actuaries  
Member, American Academy of Actuaries  
August 27, 2013

# Loyal American Life Insurance Company

Actuarial Memorandum  
Policy Form Series LY-ACC-BA and  
Rider Forms LY-PRT-RD, LY-DED-RD, LY-CAT-RD, LY-VEH-RD, LY-CRI-RD

## 1. Scope and Purpose

The purpose of this memorandum is to file rates associated with the policy and rider forms shown above. Please note that this is the initial rate filing for these forms. The memorandum includes a description of the product features underlying the product, as well as information related to the development of the premium rates. A Rate Manual containing the detailed premium rates has been included with this filing.

## 2. Benefit Description

The base policy (form LY-ACC-BA) reimburses covered individuals for expenses incurred as a result of a covered accident after meeting the specified deductible and after applying any known discounts. Annual deductibles range from \$0 to \$10,000 for individuals, with a family deductible that is two times the individual deductible. The annual benefit maximums range from \$1,000 to \$50,000. The base policy also includes accidental death and dismemberment benefits according to the schedule stated in the policy.

In addition to the base policy, several optional riders are available:

- The Parent Rider (form LY-PRT-RD) extends the benefits of the base policy to the parents of the policyholder and/or spouse who are between the ages of 40-74 at time of issue. The base policy issue ages must be 18-64. Coverage for the Parent Rider ends on the next premium due date after the parent attains age 80.
- The Declining Deductible Rider (form LY-DED-RD) is only available on plans with a deductible between \$100 and \$1,000. The deductible is reduced by 25% of the original amount for each calendar year that the policy is in force for at least 6 months and the policy has no claims. If there is a claim in a subsequent year, the deductible increases by 25% of the original amount, but will never exceed the original deductible amount. Once the deductible reaches zero, it will never increase again while the rider is in force. This Rider is not available to Child-only policies.
- The Catastrophic Accidental Injury Rider (form LY-CAT-RD) provides a lump sum payment of \$25,000 upon diagnosis of brain damage, coma, paralysis, or severe burns as the result of a covered accident. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals covered under the Parent Rider or to Child-only policies.
- The Vehicular Accidental Injury Cash Benefit Rider (form LY-VEH-RD) provides a lump sum payment for covered individuals injured and receiving medical treatment as the result of a covered vehicular accident. Benefit amounts range from \$1,000 to \$5,000. Issue ages for this Rider are 25-64. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals

covered under the Parent Rider or to Child-only policies. Annual premiums for the Vehicular Accidental Injury Cash Benefit Rider are calculated per \$1,000 benefit amount per person according to the chart below:

Issue	Unbundled		Bundled	
	Primary	Spouse	Primary	Spouse
Ages 25-64	\$24.00	\$24.00	\$24.00	\$24.00

- The Critical Illness Rider (form LY-CRI-RD) provides a lump sum payment upon diagnosis of Invasive Cancer, Heart Attack, or Stroke for a covered individual. Benefit amounts range from \$10,000 to \$25,000. Issue ages for this Rider are 0-70. Coverage for this Rider ends on the next premium due date after each covered person's individual attainment of age 80 or the date the benefits are exhausted. This Rider is not available to individuals covered under the Parent Rider or to Child-only policies.

### 3. Renewability

This policy is guaranteed renewable to age 80. Coverage terminates on the next premium due date after each insured person's attainment of age 80.

### 4. Marketing Method

This policy is intended to be marketed through direct response and broker channels.

### 5. Underwriting

The underwriting approach is guaranteed issue for the base policy, the Parent Rider, the Declining Deductible Rider, the Catastrophic Accidental Injury Rider, and the Vehicular Accidental Injury Cash Benefit Rider. Simplified underwriting is used for the Critical Illness Rider.

### 6. Morbidity

- Base Benefits (except for Accidental Death and Dismemberment), Catastrophic Accidental Injury Rider, and Parent Rider: claim costs were developed from internal company medical data, which primarily reflects the experience of employer-based plans. Claim costs were then adjusted to reflect expected differences in utilization and average unit costs for this product relative to those plans and to incorporate an 5% annual trend assumption.
- Accidental Death and Dismemberment: claim costs were developed from company experience for similar coverages on the group business.
- Vehicular Accidental Injury Cash Benefit Rider: claim costs were developed based on the Injury Facts 2010 Edition published by the National Safety Council.

- Critical Illness Rider: claim costs were developed using publicly available data sources including the SEER database and the American Heart Association adjusted for the expected impact of underwriting.

All claim costs were further adjusted to incorporate a modest provision for adverse deviation.

7. Mortality

Mortality rates were based on the 2008 SOA Valuation Basic Ultimate table.

8. Persistency

The assumed persistency rates are the complement of the lapse rates illustrated below. Lapse rates were developed based on internal company experience for individual medical products and competitor lapse rates for similar products.

Duration	Lapse
1	37%
2	27%
3	24%
4	20%
5+	12%

9. Expenses

<u>Percent of Premium</u>	
Commissions:	20.3%
Premium Tax:	2.0%
Acquisition, Claims Administration, and Maintenance Expenses:	11.1%
Overhead and Profit:	11.6%

10. Premium Rate Development

Premium rates were developed based on a 20-year projection of expected claim costs, administrative and acquisition costs, overhead, profit, commissions, and premium taxes. These cash flows were adjusted for mortality, interest, and lapse. The interest rate assumed in the pricing of this product was 2.5%.

11. Premium Classes

Premiums for the base policy vary based on benefit maximum and deductible, as well as by insured type (Primary, Spouse, Child), with separate Child rates applicable to Child-only policies. The Parent Rider and Declining Deductible Rider premiums also vary by issue age band, benefit maximum and deductible. The Vehicular Accidental Injury Cash Benefit Rider premiums are uniform. The Catastrophic Accidental Injury Rider premiums vary by issue age band. The Critical Illness Rider premiums vary by 5-year issue age band, tobacco status, gender, and benefit amount.

In addition, Multi-line business sold with another qualifying individual product will be offered at a discount to standalone premium rates. Annual premiums and rating factors are shown in the Rate Manual.

12. Issue Age Range

Issue age range for the policyholder is 0-74 and for spouses, 18-74.

13. Premium Modalization

	<b>Credit Card</b>	<b>Direct Bill</b>	<b>List Bill</b>	<b>PAC</b>
<i>Bi-Weekly</i>	0.0385	0.0415	0.0404	0.0385
<i>Monthly</i>	0.0850	0.0900	0.0900	0.0850
<i>Quarterly</i>	0.2650	0.2650	0.2650	0.2650
<i>Semi-Annual</i>	0.5200	0.5200	0.5200	0.5200
<i>Annual</i>	1.0000	1.0000	1.0000	1.0000

14. Area Factors

There are no area factors for these forms. The rates will be the same throughout the state.

15. Average Annual Premium

The average annual premium is \$591.42. Premiums vary by the benefit amount selected as shown in Attachment 1 - Accident Premiums.

16. Claim Liability and Reserves

Claim reserves will be set using appropriate actuarial methodology. There are currently no claim reserves held since these are new forms.

17. Active Life Reserves

Active life reserves will be set using appropriate actuarial methodology. There are currently no active life reserves held since these are new forms.

18. Trend Assumptions

Annual trend of 5% has been assumed in this filing.

19. Minimum Loss Ratio

The minimum acceptable loss ratio is 55.0%.

20. Anticipated Loss Ratio

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