

SERFF Tracking Number: ZURC-127628729 State: District of Columbia
Filing Company: Zurich American Insurance Company State Tracking Number:
Company Tracking Number: CW AH 33244
TOI: H04 Health - Blanket Accident /Sickness Sub-TOI: H04.001 Student
Product Name: Blanket Accident Insurance Policy - New Optional Riders
Project Name/Number: Blanket Accident Insurance Policy - New Optional Riders/CW AH 33244

Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Guaranty Notice	Diana Crown	09/16/2011	09/16/2011

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Amendment Letter

Submitted Date: 09/16/2011

Comments:

I have attached the DC Guaranty Notice to Supporting Documentation.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Guaranty Notice

Comment:

District of Columbia Guaranty Notice.pdf

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
	District of Columbia Rating Structure	U-BMC-100-A, U-New BMC-117-A, U-BMC-125-A, U-BMC-133-A, U-BMC-135-A, U-BMC-140-A, U-BMC-141-A, U-BMC-142-A, U-BMC-143-A			ZNA03.BMC-100.v1.1.DC.Rates.50%LR.20120119.pdf

Zurich American Insurance Company

Rating Structure

[Higher] Education Benefit Rider Form U-BMC-110-A
 Common Carrier Benefit Rider Form U-BMC-111-A
 Carjacking Benefit Rider Form U-BMC-113-A
 Felonious Assault Benefit Rider Form U-BMC-114-A
 Rehabilitation Benefit Rider Form U-BMC-115-A
 Seat Belt [Air Bag] Benefit Rider Form U-BMC-116-A
 Critical Illness Benefit Rider Form U-BMC-121-A
 Coma Benefit Rider Form U-BMC-127-A
 Emergency Treatment Benefit Rider Form U-BMC-129-A
 Funeral Expense Benefit Rider Form U-BMC-130-A
 In-Hospital Indemnity Benefit Rider Form U-BMC-132-A
 Personal Property Benefit Rider Form U-BMC-134-A
 Terrorism Benefit Rider Form U-BMC-136-A
 Travel Assistance Program Rider Form U-BMC-137-A
 No Claim Discount Rider Form U-BMC-145-A
 Wellness Benefit Rider Form U-BMC-146-A

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Premium Calculations

(1) Higher Education Benefit	$[Table 4 \text{ Factor}] \times [Table 3 \text{ Rate}] \times [Higher \text{ Education Benefit} \div 1,000]$
(2) Common Carrier Benefit	$[Table 5 \text{ Factor}] \times [Table 3 \text{ Rate}] \times [Common \text{ Carrier Benefit} \div 1,000]$
(3) Carjacking Benefit	$[Table 6 \text{ Factor}] \times [Table 3 \text{ Rate}] \times [Carjacking \text{ Benefit} \div 1,000]$
(4) Felonious Assault Benefit	$[Table 7 \text{ Factor}] \times [Table 3 \text{ Rate}] \times [Felonious \text{ Assault Benefit} \div 1,000]$
(5) Rehabilitation Benefit	$[Table 8 \text{ Factor}] \times [Table 3 \text{ Rate}] \times [Rehabilitation \text{ Benefit} \div 1,000]$
(6) Seat Belt/Air Bag Benefit	$[Table 9 \text{ Factor}] \times [Table 3 \text{ Rate}] \times [Seat \text{ Belt/Air Bag Benefit} \div 1,000]$
(7) Critical Illness Benefit	$[Table 10 \text{ Rate}] \times [Table 11 \text{ Factor}] \times [Critical \text{ Illness Benefit} \div 1,000]$
(8) Coma Benefit	$[Table 12 \text{ Rate}] \times [Table 2 \text{ Factor}] \times [Coma \text{ Benefit} \div 1000]$
(9) Emergency Treatment Benefit	$[Table 13 \text{ Rate}] \times [Table 2 \text{ Factor}] \times [Emergency \text{ Treatment Benefit} \div 1000]$
(10) Funeral Expense Benefit	$[Table 14 \text{ Rate}] \times [Table 2 \text{ Factor}] \times [Funeral \text{ Expense Benefit} \div 1000]$
(11) In-Hospital Indemnity Benefit	$[Table 15 \text{ Rate}] \times [Table 2 \text{ Factor}] \times [In-Hospital \text{ Indemnity} \div 100]$
(12) Personal Property Benefit	$[Table 16 \text{ Rate}] \times [Table 17 \text{ Factor}] \times [Table 18 \text{ Factor}] \times [Table 2 \text{ Factor}]$
(13) Terrorism Benefit	$[Table 19 \text{ Rate}] \times [Terrorism \text{ Benefit} \div 1000]$
(14) Travel Assistance Program	$[Table 20 \text{ Rate}] \times [Table 2 \text{ Factor}]$
(15) Wellness Benefit	$[Table 22 \text{ Rate}] \times [Table 23 \text{ Factor}] \times [Wellness \text{ Benefit} \div 50]$
(16) Total Daily Premium per Person	$(1) + (2) + (3) + (4) + (5) + (6) + (7) + (8) + (9) + (10) + (11) + (12) + (13) + (14) + (15)$
(17) Total Premium per Person	$(16) \times [Table 21 \text{ Factor}] \times [Table 24 \text{ Factor}] \times [Table 25 \text{ Factor}]$
(18) Total Premium for Blanket Group	$(17) \times \text{Number of People}$

Additional rate adjustments are made for group and participant characteristics that deviate from the standard assumptions.

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Classification of Risks**

Table 1

Risk Category A

Adult Study Schools	Exhibits Fashion Shows
Alter Boys	Glee Clubs
American Legion	Golden Age Clubs
Bible Schools	Instrumental Groups
Bingo Associations	Jaycees
Bluebirds	Junior Chamber of Commerce
B'nai Brith	Kiwanis Clubs
Booster Clubs	Knights of Columbus
Brownie Scouts	Lutheran Leagues
Card Clubs	P.T.A.
Catholic Youth Organizations (non-athletic)	Radio Clubs
Choral Concert Groups	Rainbow Girls
Church Congregations	Royal Ambassadors
Citizen Band (CB) Clubs	Self-Help Programs
Civic Clubs	Senior Citizens Clubs
Concert Groups	Veterans of Foreign Wars
Conferences	Webelos
Dance Clubs	Youth Choirs
Discussion Groups	

Risk Category B

Amateur Theater	Exchange Clubs
Baton Marching Groups	4-H Clubs
Beauty Contests & Pageants	Future Farmers of America
Bugle Corps	Garden Clubs
Business Schools	Handicapped Child Programs
Child Development Centers	Hay Rides
Christian Day Schools	Head Start Programs
Church Pre-Schools	Majorettes
Church Youth Groups	Marching Groups
Dance Schools	Pageants
Nurseries, Kindergartens & Play Schools	Safety Patrol Schools
Dog Clubs	Senior Class Trips
Drill Teams	Youth Activities (excluding sports)
Drum/Bugle Corps	

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Classification of Risks**

Table 1

Risk Category C

Archery Clubs	Recreation Centers
Bicycle Clubs	Roller Skating Centers
Boys Clubs (non-athletic)	Soap Box Derbies
Community Centers (non-athletic)	Social Centers
Country Club	Summer Playgrounds
Golf Clubs	Youth Social Centers
Ice Skating Clubs	

Risk Category D

Auto Clubs	Fund Raising Drives
Boat Trips	Girl Scouts
Boating Clubs	Hospital Auxiliary
Campfire Girls	Karting Clubs
Candy Stripers	Key Clubs
Charity Workers	Swimming Clubs
Church Activities	Volunteer Service Organizations
Cub Scouts	Yacht Clubs
Festivals	

Risk Category E

Big Brothers	Picnics or Organizational Outings
Conventions	Rod and Gun Clubs
Gun Clubs	Skeet, Trap or Turkey Shoots
Horseback Riding Clubs	Sportsman's Clubs
Hunting Clubs	Trips and Tours
Motor Clubs	Volunteer Construction or Repair Workers

Risk Category F

Alligator Wrestlers	Judo Schools
Athletic Associations or Clubs	Playgrounds
Bowling Clubs	Sports Tournaments and Meets
Circus Amateurs	

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Classification of Risks**

Table 1

Risk Category G

Auto Mechanics Schools
Flagpole Sitters
Harness Racing
Hiking Clubs
Manual Training Schools
Rehabilitation

Training Programs
Science Field Study
Technical Schools
Vocational Training Programs
Welding Schools

Risk Category H

Backpacking Clubs
Outward-Bound Program
Pathfinders

Ski Clubs (including water skiing)
Student Drivers

Risk Category I

Jai Alai

Scuba Diving

Risk Category J

Go-Karting
Minibike Clubs

Skateboarding Clubs
Snowmobile Clubs

Risk Category K

Aerialists
Bungee Jumping
Parachutists

Rodeo
Sky Divers

Note: For other activities that are not listed, the class that best represents the activity will be chosen. For groups in which more than one class of activity is involved, each activity is rated separately.

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Risk Category Adjustment**

Table 2

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
Blanket Accident Insurance Policy Form U-BMC-100-A
Daily Premium per \$1,000**

Table 3 - Accidental Death Benefit

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Higher Education Benefit U-BMC-110-A
Daily Premiums**

Table 4

Benefit	Unit of Principle Sum	Average Percent of Principle Sum	Percent of Accidental Death Rate*
Higher Education Benefit	\$1,000	10%	10.00%

**Pro-Rate for Other Benefit Percentages*

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Common Carrier Benefit U-BMC-111-A
Daily Premiums**

Table 5

Benefit	Unit of Principle Sum	Average Percent of Principle Sum	Percent of Accidental Death Rate*
Common Carrier Benefit	\$1,000	50%	1.10%

**Pro-Rate for Other Benefit Percentages*

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Carjacking Benefit U-BMC-113-A
Daily Premiums**

Table 6

Benefit	Unit of Principle Sum	Average Percent of Principle Sum	Percent of Accidental Death Rate*
Carjacking Benefit	\$1,000	10%	0.02%

**Pro-Rate for Other Benefit Percentages*

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Felonious Assault Benefit U-BMC-114-A
Daily Premiums**

Table 7

Benefit	Unit of Principle Sum	Percent of Principle Sum	Percent of Accidental Death Rate*
Felonious Assault Benefit	\$1,000	10%	0.30%

**Pro-Rate for Other Benefit Percentages*

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Rehabilitation Benefit U-BMC-115-A
Daily Premiums**

Table 8

Benefit	Unit of Principle Sum	Percent of Principle Sum	Percent of Accidental Death Rate
Rehabilitation Benefit	\$1,000	10%	0.30%

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
 Seat Belt/Air Bag Benefit U-BMC-116-A
 Daily Premiums**

Table 9

Benefit	Unit of Principle Sum	Average Percent of Principle Sum	Percent of Accidental Death Rate*
Seat Belt/Air Bag Benefit	\$1,000	10%	2.30%

**Pro-Rate for Other Benefit Percentages*

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Critical Illness Coverage U-BMC-121-A
Daily Premiums**

Table 10a

Benefit	Attained Age	Unit	Daily Premium per Unit							Total
			Cancer	Heart Attack	Kidney Failure	Loss of Limbs	Major Organ Transplant	Paralysis	Stroke	
Critical Illness	<18	1,000	0.00053	0.00029	0.00006	0.00021	0.00031	0.00009	0.00006	0.00155
	18	1,000	0.00099	0.00029	0.00013	0.00021	0.00036	0.00021	0.00006	0.00225
	19	1,000	0.00109	0.00029	0.00015	0.00021	0.00037	0.00022	0.00006	0.00239
	20	1,000	0.00119	0.00029	0.00016	0.00021	0.00039	0.00024	0.00006	0.00254
	21	1,000	0.00129	0.00034	0.00018	0.00021	0.00040	0.00024	0.00008	0.00274
	22	1,000	0.00139	0.00040	0.00020	0.00021	0.00041	0.00023	0.00010	0.00294
	23	1,000	0.00156	0.00045	0.00022	0.00021	0.00041	0.00023	0.00012	0.00320
	24	1,000	0.00174	0.00051	0.00023	0.00021	0.00040	0.00023	0.00014	0.00346
	25	1,000	0.00191	0.00056	0.00025	0.00021	0.00040	0.00022	0.00016	0.00371
	26	1,000	0.00209	0.00062	0.00028	0.00022	0.00040	0.00021	0.00018	0.00400
	27	1,000	0.00226	0.00067	0.00031	0.00022	0.00039	0.00020	0.00020	0.00425
	28	1,000	0.00251	0.00073	0.00034	0.00022	0.00039	0.00019	0.00022	0.00460
	29	1,000	0.00277	0.00078	0.00037	0.00022	0.00039	0.00018	0.00024	0.00495
	30	1,000	0.00302	0.00084	0.00040	0.00022	0.00043	0.00017	0.00026	0.00534
	31	1,000	0.00328	0.00106	0.00043	0.00022	0.00047	0.00016	0.00042	0.00604
	32	1,000	0.00353	0.00129	0.00046	0.00022	0.00052	0.00015	0.00058	0.00675
	33	1,000	0.00394	0.00151	0.00049	0.00022	0.00056	0.00014	0.00074	0.00760
	34	1,000	0.00434	0.00174	0.00051	0.00022	0.00060	0.00013	0.00089	0.00843
	35	1,000	0.00475	0.00196	0.00054	0.00022	0.00064	0.00013	0.00105	0.00929
	36	1,000	0.00515	0.00219	0.00060	0.00023	0.00069	0.00013	0.00121	0.01020
	37	1,000	0.00556	0.00241	0.00065	0.00023	0.00073	0.00014	0.00137	0.01109
	38	1,000	0.00632	0.00264	0.00071	0.00023	0.00077	0.00015	0.00153	0.01235
	39	1,000	0.00709	0.00286	0.00076	0.00023	0.00081	0.00015	0.00168	0.01358
	40	1,000	0.00785	0.00309	0.00082	0.00023	0.00084	0.00016	0.00184	0.01483
	41	1,000	0.00861	0.00372	0.00087	0.00023	0.00087	0.00018	0.00231	0.01679
	42	1,000	0.00938	0.00436	0.00093	0.00023	0.00091	0.00019	0.00278	0.01878
	43	1,000	0.01061	0.00500	0.00098	0.00023	0.00094	0.00020	0.00325	0.02121
	44	1,000	0.01183	0.00564	0.00103	0.00023	0.00097	0.00022	0.00372	0.02364
	45	1,000	0.01306	0.00628	0.00109	0.00023	0.00100	0.00023	0.00419	0.02608
	46	1,000	0.01428	0.00691	0.00122	0.00024	0.00103	0.00024	0.00465	0.02857
	47	1,000	0.01550	0.00755	0.00136	0.00024	0.00106	0.00025	0.00512	0.03108
	48	1,000	0.01753	0.00819	0.00149	0.00024	0.00109	0.00026	0.00559	0.03439
	49	1,000	0.01956	0.00883	0.00163	0.00024	0.00112	0.00027	0.00606	0.03771
	50	1,000	0.02158	0.00947	0.00176	0.00024	0.00123	0.00028	0.00653	0.04109
	51	1,000	0.02344	0.01052	0.00190	0.00024	0.00134	0.00030	0.00708	0.04482
	52	1,000	0.02529	0.01157	0.00203	0.00024	0.00144	0.00031	0.00763	0.04851
	53	1,000	0.02822	0.01262	0.00217	0.00024	0.00155	0.00033	0.00819	0.05332
	54	1,000	0.03115	0.01367	0.00230	0.00024	0.00166	0.00034	0.00874	0.05810
	55	1,000	0.03408	0.01472	0.00244	0.00024	0.00176	0.00036	0.00929	0.06289
	56	1,000	0.03699	0.01575	0.00268	0.00025	0.00187	0.00036	0.00984	0.06774
	57	1,000	0.03990	0.01678	0.00292	0.00025	0.00198	0.00037	0.01040	0.07260
	58	1,000	0.04416	0.01780	0.00316	0.00025	0.00198	0.00037	0.01095	0.07867
	59	1,000	0.04841	0.01883	0.00339	0.00025	0.00198	0.00038	0.01150	0.08474
	60	1,000	0.05265	0.01985	0.00363	0.00025	0.00198	0.00038	0.01205	0.09079
	61	1,000	0.05688	0.02117	0.00387	0.00025	0.00198	0.00039	0.01348	0.09802
	62	1,000	0.06110	0.02248	0.00411	0.00025	0.00198	0.00040	0.01491	0.10523
	63	1,000	0.06585	0.02379	0.00440	0.00025	0.00177	0.00041	0.01634	0.11281
	64	1,000	0.07058	0.02510	0.00469	0.00025	0.00157	0.00042	0.01777	0.12038
	65	1,000	0.07529	0.02640	0.00497	0.00025	0.00136	0.00043	0.01920	0.12790
	66	1,000	0.08000	0.02770	0.00526	0.00025	0.00116	0.00044	0.02062	0.13543
	67	1,000	0.08469	0.02900	0.00555	0.00025	0.00095	0.00045	0.02205	0.14294
	68	1,000	0.08957	0.03029	0.00576	0.00025	0.00075	0.00046	0.02348	0.15056
	69	1,000	0.09445	0.03158	0.00598	0.00025	0.00054	0.00046	0.02491	0.15817
	70	1,000	0.09932	0.03286	0.00619	0.00025	0.00054	0.00047	0.02634	0.16597
	71	1,000	0.10419	0.03528	0.00640	0.00025	0.00054	0.00057	0.03179	0.17902
	72	1,000	0.10905	0.03769	0.00661	0.00025	0.00054	0.00067	0.03725	0.19206
	73	1,000	0.11189	0.04010	0.00683	0.00025	0.00054	0.00076	0.04270	0.20307
	74	1,000	0.11473	0.04250	0.00704	0.00025	0.00054	0.00086	0.04816	0.21408
	75	1,000	0.11756	0.04489	0.00725	0.00025	0.00054	0.00095	0.05361	0.22505
	76	1,000	0.12056	0.04727	0.00721	0.00025	0.00054	0.00105	0.05907	0.23595
	77	1,000	0.12357	0.04965	0.00717	0.00025	0.00054	0.00114	0.06452	0.24684
	78	1,000	0.12377	0.05202	0.00713	0.00025	0.00054	0.00124	0.06998	0.25493
	79	1,000	0.12397	0.05439	0.00708	0.00025	0.00054	0.00133	0.07543	0.26299
	80	1,000	0.12418	0.05674	0.00704	0.00025	0.00054	0.00143	0.08089	0.27107
	81	1,000	0.12438	0.05674	0.00700	0.00025	0.00054	0.00143	0.08089	0.27123
	82	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	83	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	84	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	85	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	86	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	87	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	88	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	89	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139

Rates may be quoted on an age-specific basis or may be quoted on an age-banded or composite basis to reflect the expected demographics of specific groups or markets.

Adjustment Factors

Table 11

Waiting Period	Factor
30 Days	1.14
60 Days	1.11
90 Days	1.08
120 Days	1.05
150 Days	1.03
180 Days	1.00

**Zurich American Insurance Company
Critical Illness Coverage U-BMC-121-A
Daily Premiums**

Table 10b

Benefit	Age Band	Unit	Daily Premium per Unit							Total
			Cancer	Heart Attack	Kidney Failure	Loss of Limbs	Major Organ Transplant	Paralysis	Stroke	
Critical Illness	<18	1,000	\$0.0005	\$0.0003	\$0.0001	\$0.0002	\$0.0003	\$0.0001	\$0.0001	\$0.0016
	18-24	1,000	\$0.0014	\$0.0004	\$0.0002	\$0.0002	\$0.0004	\$0.0002	\$0.0001	\$0.0029
	25-29	1,000	\$0.0023	\$0.0007	\$0.0003	\$0.0002	\$0.0004	\$0.0002	\$0.0002	\$0.0043
	30-34	1,000	\$0.0035	\$0.0013	\$0.0005	\$0.0002	\$0.0005	\$0.0002	\$0.0006	\$0.0068
	35-39	1,000	\$0.0056	\$0.0024	\$0.0007	\$0.0002	\$0.0007	\$0.0001	\$0.0014	\$0.0111
	40-44	1,000	\$0.0094	\$0.0044	\$0.0009	\$0.0002	\$0.0009	\$0.0002	\$0.0028	\$0.0188
	45-49	1,000	\$0.0155	\$0.0076	\$0.0014	\$0.0002	\$0.0011	\$0.0003	\$0.0051	\$0.0311
	50-54	1,000	\$0.0253	\$0.0116	\$0.0020	\$0.0002	\$0.0014	\$0.0003	\$0.0076	\$0.0485
	55-59	1,000	\$0.0399	\$0.0168	\$0.0029	\$0.0003	\$0.0020	\$0.0004	\$0.0104	\$0.0726
	60-64	1,000	\$0.0611	\$0.0225	\$0.0041	\$0.0003	\$0.0020	\$0.0004	\$0.0149	\$0.1052
	65-69	1,000	\$0.0847	\$0.0290	\$0.0056	\$0.0003	\$0.0010	\$0.0005	\$0.0221	\$0.1429
	70-74	1,000	\$0.1091	\$0.0377	\$0.0066	\$0.0003	\$0.0005	\$0.0007	\$0.0373	\$0.1921
	75-79	1,000	\$0.1236	\$0.0497	\$0.0072	\$0.0003	\$0.0005	\$0.0011	\$0.0645	\$0.2468
	80-84	1,000	\$0.1246	\$0.0567	\$0.0070	\$0.0003	\$0.0005	\$0.0014	\$0.0809	\$0.2714
	85-89	1,000	\$0.1246	\$0.0567	\$0.0070	\$0.0003	\$0.0005	\$0.0014	\$0.0809	\$0.2714

Adjustment Factors

Table 11

Waiting Period	Factor
30 Days	1.14
60 Days	1.11
90 Days	1.08
120 Days	1.05
150 Days	1.03
180 Days	1.00

Zurich American Insurance Company
Coma Benefit U-BMC-127-A
Risk Category F
Daily Premiums

Table 12a
Daily Premiums, per \$1,000 Monthly Benefit

Benefit Period (Months)	Daily Premium per \$1,000	Benefit Period (Months)	Daily Premium per \$1,000
1	0.00273	51	0.10876
2	0.00541	52	0.11054
3	0.00806	53	0.11230
4	0.01067	54	0.11406
5	0.01325	55	0.11581
6	0.01578	56	0.11755
7	0.01828	57	0.11928
8	0.02075	58	0.12100
9	0.02317	59	0.12271
10	0.02557	60	0.12442
11	0.02792	61	0.12611
12	0.03026	62	0.12780
13	0.03257	63	0.12948
14	0.03487	64	0.13115
15	0.03714	65	0.13281
16	0.03940	66	0.13446
17	0.04163	67	0.13611
18	0.04385	68	0.13774
19	0.04604	69	0.13937
20	0.04822	70	0.14099
21	0.05037	71	0.14261
22	0.05251	72	0.14421
23	0.05463	73	0.14581
24	0.05673	74	0.14739
25	0.05882	75	0.14898
26	0.06090	76	0.15055
27	0.06296	77	0.15211
28	0.06501	78	0.15367
29	0.06704	79	0.15522
30	0.06906	80	0.15677
31	0.07107	81	0.15830
32	0.07306	82	0.15983
33	0.07505	83	0.16135
34	0.07701	84	0.16287
35	0.07897	85	0.16438
36	0.08091	86	0.16587
37	0.08284	87	0.16737
38	0.08476	88	0.16885
39	0.08667	89	0.17033
40	0.08857	90	0.17180
41	0.09046	91	0.17327
42	0.09234	92	0.17472
43	0.09420	93	0.17617
44	0.09606	94	0.17762
45	0.09790	95	0.17905
46	0.09974	96	0.18048
47	0.10156	97	0.18190
48	0.10337	98	0.18332
49	0.10518	99	0.18473
50	0.10697	100	0.18613

Table 12b
Daily Premiums, per \$1,000 Lump Sum

Waiting Period (Months)	Daily Premium per \$1,000
12	0.00243
13	0.00241
14	0.00240
15	0.00238
16	0.00237
17	0.00235
18	0.00234
19	0.00232
20	0.00231
21	0.00229
22	0.00228
23	0.00226
24	0.00225
25	0.00224

For Monthly Benefit followed by a Lump Sum Benefit, add the Lump Sum and Monthly Benefits above.

Risk Category Adjustment (Table 2)

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
 Emergency Treatment Benefit U-BMC-129-A
 Risk Category F
 Daily Premiums**

Table 13

Benefit	Unit	Daily Premium per Unit
Emergency Treatment Benefit	\$1,000	\$2.67

Risk Category Adjustment (Table 2)

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
Funeral Expense Benefit U-BMC-130-A
Daily Premiums**

Table 14 - Funeral Expense Benefit

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
In-Hospital Indemnity Benefit U-BMC-132-A
Risk Category F
Daily Premiums**

Table 15

Waiting Period (Days)	Daily Premiums per \$100 daily benefit
0	0.29199
1	0.21080
2	0.12925
3	0.07602
4	0.04676
5	0.03118
6	0.02174
7	0.01527
8	0.01127
9	0.00868
10	0.00682
11	0.00550
12	0.00454
13	0.00377
14	0.00311
15	0.00264
16	0.00226
17	0.00196
18	0.00171
19	0.00151
20	0.00128
21	0.00105
22	0.00082
23	0.00075
24	0.00069
25	0.00062
26	0.00055
27	0.00049
28	0.00045
29	0.00042
30	0.00038

Risk Category Adjustment (Table 2)

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
 Personal Property Benefit U-BMC-134-A
 Risk Category F
 Daily Premiums**

Table 16

Benefit	Unit	Daily Premium per Unit
Personal Property Benefit	Per Person	\$0.40

Adjustment Factors

Table 17

Deductible	Factor
\$0	1.00
\$50	0.90
\$100	0.80
\$150	0.70
\$200	0.60
\$250	0.50

Table 18

Maximum	Factor
\$50	0.10
\$250	0.50
\$500	1.00
\$1,000	1.50
\$2,500	2.25
\$5,000	3.50

Risk Category Adjustment (Table 2)

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
Terrorism Benefit U-BMC-136-A
Daily Premiums**

Table 19

Benefit	Unit	Daily Premium Inside US	Daily Premium Outside US
Accidental Death	\$1,000	\$0.000011	\$0.00011
All Other Covered Injuries	\$1,000	\$0.000046	\$0.00046

**Zurich American Insurance Company
Travel Assistance Plan U-BMC-137-A
Risk Category F
Daily Premiums**

Table 20

Benefit	Daily Premium*
Travel Assistance Plan	\$1.69

*Based on \$5,000 maximum benefit. Prorate for other maximum benefits.

Risk Category Adjustment (Table 2)

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
No Claim Discount U-BMC-145-A
Annual Premium Rate Load Factors***

Table 21

Premium Reduction	Number of Years Claims Free to Qualify for Bonus				
	1 Year	2 Year	3 Year	4 Year	5 Year
5%	0.0126	0.0069	0.0043	0.0027	0.0017
10%	0.0252	0.0138	0.0087	0.0055	0.0034
15%	0.0379	0.0207	0.0130	0.0082	0.0052
20%	0.0505	0.0276	0.0174	0.0110	0.0069

* Load factors should be multiplied by the total premium of all benefits covered by the No Claim Discount rider.

**Zurich American Insurance Company
Wellness Benefit U-BMC-146-A
Daily Premiums**

Table 22

Benefit	Tier	Unit	Daily Premium per Unit
Wellness Benefit	Insured Only	\$50, Max 1 Test	\$0.074
	Spouse Only	\$50, Max 1 Test	\$0.074
	Child Only	\$50, Max 1 Test	\$0.055
	Insured + Spouse	\$50, Max 2 Tests	\$0.147
	Insured + Child(ren)	\$50, Max 2 Tests	\$0.100
	Family	\$50, Max 2 Tests	\$0.187

Adjustment Factors

Table 23

Waiting Period	Factor
1 Month	1.14
2 Months	1.11
3 Months	1.08
4 Months	1.05
5 Months	1.03
6 Months	1.00

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Daily Rate Conversion Factors**

Table 24

Term of Coverage	Term Conversion Factor
1 - 9 Days	Actual Number
10 - 19 Days	15
20 - 29 Days	20
30 - 39 Days	25
40 - 49 Days	30
50 - 59 Days	35
60 - 74 Days	40
75 - 89 Days	45
90 - 365 Days	50

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Premium Contribution Rating Factor**

Table 25

Premium Paid*	Rating Factor
Entirely by Blanket Group Policyholder	1.00
Entirely by Insured (Blanket Group Member)	1.25

*Note: If the policyholder and insured each contribute towards the premium, a rating factor from 1.00 to 1.25 will be used to account for anti-selection. The rating factor will be given by linear interpolation.

SERFF Tracking Number: ZURC-127628729 State: District of Columbia
 Filing Company: Zurich American Insurance Company State Tracking Number:
 Company Tracking Number: CW AH 33244
 TOI: H04 Health - Blanket Accident /Sickness Sub-TOI: H04.001 Student
 Product Name: Blanket Accident Insurance Policy - New Optional Riders
 Project Name/Number: Blanket Accident Insurance Policy - New Optional Riders/CW AH 33244

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Actuarial Justification		
Comments: 01-20-2012, District of Columbia Actuarial Memorandum attached		
Attachment: ZNA03.BMC-100.v1.1.DC.ActMemo.50%LR.20120119.pdf		

	Item Status:	Status Date:
Bypassed - Item: Rate Summary Worksheet		
Bypass Reason: Not PPACA related		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Consumer Disclosure Form		
Bypass Reason: Not PPACA related		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Explanatory Memo		
Comments:		
Attachment: U-BMC 1.1 - Explanatory Memorandum for Schools Clean with Rate&Rule.pdf		

	Item Status:	Status Date:
Satisfied - Item: Guaranty Notice		
Comments:		
Attachment:		

SERFF Tracking Number: ZURC-127628729 State: District of Columbia
Filing Company: Zurich American Insurance Company State Tracking Number:
Company Tracking Number: CW AH 33244
TOI: H04 Health - Blanket Accident /Sickness Sub-TOI: H04.001 Student
Product Name: Blanket Accident Insurance Policy - New Optional Riders
Project Name/Number: Blanket Accident Insurance Policy - New Optional Riders/CW AH 33244
District of Columbia Guaranty Notice.pdf

Item Status:

**Status
Date:**

Satisfied - Item: 01-20-2012 Response to Objection
and Rate Exhibit

Comments:

01-20-2012 Response to Objection dated 12-21-11 and a Rate Exhibit

Attachments:

ZNA03.BMC-100.v1.1.DC.ObjectionResponse.20120119.pdf

ZNA03.BMC-100.v1.1.DC.In-Hospital.20120119.pdf

Zurich American Insurance Company

Actuarial Memorandum

[Higher] Education Benefit Rider Form U-BMC-110-A
Common Carrier Benefit Rider Form U-BMC-111-A
Carjacking Benefit Rider Form U-BMC-113-A
Felonious Assault Benefit Rider Form U-BMC-114-A
Rehabilitation Benefit Rider Form U-BMC-115-A
Seat Belt [Air Bag] Benefit Rider Form U-BMC-116-A
Critical Illness Benefit Rider Form U-BMC-121-A
Coma Benefit Rider Form U-BMC-127-A
Emergency Treatment Benefit Rider Form U-BMC-129-A
Funeral Expense Benefit Rider Form U-BMC-130-A
In-Hospital Indemnity Benefit Rider Form U-BMC-132-A
Personal Property Benefit Rider Form U-BMC-134-A
Terrorism Benefit Rider Form U-BMC-136-A
Travel Assistance Program Rider Form U-BMC-137-A
No Claim Discount Rider Form U-BMC-145-A
Wellness Benefit Rider Form U-BMC-146-A

1. Scope & Purpose

This Actuarial Memorandum describes the benefits provided in these new blanket policy riders. This memorandum supports the rates being filed. These are new forms attached to the individual accident insurance policy form U-BMC-100-A that has been previously filed and approved in this state. This memorandum is not intended to be used for any other purpose.

2. Benefit Description

This section contains a brief description of the benefits provided by these riders. A detailed description of the benefits and limitations are identified in the rider forms.

The base blanket policy consists of an accidental death benefit with the option of an accidental dismemberment benefit. Additional optional benefits can be added to the base policy as riders.

Higher Education Benefit Pays a specified percentage of the insured's principal sum shown on the benefit schedule annually for a specified period of time if the covered dependent child continues his or her education and the insured suffers an injury resulting in a covered loss which is payable under the accidental death benefit.

Common Carrier Benefit Pays an additional benefit equal to a specified percentage of the insured's principal sum if the insured suffers an injury resulting in a covered loss under the accidental death benefit or the

accidental dismemberment benefit provided that the insured receives an injury while in, on, boarding, or getting off a common carrier.

Carjacking Benefit Pays a specified percentage of the insured's principal sum if the insured suffers an injury resulting in a covered loss, which is payable under the accidental death or accidental dismemberment benefit, as a direct result of an accident occurring during a carjacking of a private passenger automobile that the insured was operating, getting in or out of, or riding as a passenger.

Felonious Assault Benefit Pays a specified percentage of the insured's principal sum if the insured suffers an injury resulting in a covered loss, which is payable under the accidental death or accidental dismemberment benefit, as a result of a violent or criminal act.

Rehabilitation Benefit Pays actual expenses for rehabilitation training up to a specified limit if the insured suffers an injury resulting in a covered loss which is payable under the accidental dismemberment benefit.

Seat Belt/Air Bag Benefit Pays a specified percentage of the insured's principal sum if the insured suffers an injury resulting in death and is the result of an automobile accident provided the insured was wearing a seatbelt. An additional benefit is paid equal to a specified percentage of the insured's principal sum if the automobile was equipped with an airbag.

Critical Illness Coverage: Pays the coverage amount shown in the schedule if the covered person is diagnosed by a physician as having a covered condition. Covered conditions may include cancer, heart attack, kidney failure, loss of limbs, major organ transplant, paralysis, and/or stroke.

Coma Benefit: Pays a specified percentage of the coma benefit amount for a specified number of months shown on the benefit schedule if an insured person's injury results in a coma after the waiting period has been satisfied.

Emergency Treatment Benefit: Pays the amount shown in the schedule if an insured person's injury results in a covered loss and the insured is required to receive medically necessary emergency treatment in the emergency room of a hospital.

Funeral Expense Benefit: Pays an additional funeral expense benefit shown in the benefit schedule if an insured person's injury results in death.

In-Hospital Indemnity Benefit: Pays the amount shown in the schedule for a specified number of months in the insured suffers an injury that results in a hospital confinement for more than a specified number of days.

Personal Property Benefit: Pays a benefit up to the amount shown in the schedule, also subject to a deductible, if the insured sustains a total loss or

destruction of personal property while suffering a covered injury in the same covered accident.

Terrorism Benefit: Pays an additional benefit shown in the schedule of benefits if the insured suffers a covered injury or accidental death that was directly caused by an act of terror.

Travel Assistance Plan: This benefit will cover the cost for transportation of the insured that is in need of medical evacuation, medical repatriation, non-medical repatriation, return of remains, visit to hospital, return of child, or return of companion if the covered person is injured or ill on a covered trip.

No Claim Discount: The insured will receive a specified percentage reduction in premiums if the policy has remained in force for a specified number of years and no claim has been filed or paid.

Wellness Benefit: Pays the amount shown in the schedule if the insured undergoes a routine examination or other preventative tests after this policy has been in force for a specified number of months.

3. Renewability

These riders are optionally renewable subject to the termination provisions specified in the policy.

4. Applicability

This filing is for new riders. There are no riders currently in force on these form numbers.

5. Morbidity

With the exception of the critical illness benefit, claim costs were developed on a composite basis (not varying by gender or age) using nationwide statistical data, which is consistent with the premium rate basis and how the product will be sold in the market. The morbidity assumptions were developed using the sources show below as well as actuarial judgment.

[Higher] Education Benefit

- National Safety Council - Injury Facts

Daily Incidence Rates – Risk Category F

Risk Category	Daily Incidence per 1,000	Benefit	Daily Claim Cost
F	0.01820	\$100	\$0.00182

Common Carrier Benefit

- National Safety Council - Injury Facts

Daily Incidence Rates – Risk Category F

Risk Category	Daily Incidence per 1,000	Benefit	Daily Claim Cost
F	0.00040	\$500	\$0.00020

Carjacking Benefit

- National Safety Council - Injury Facts

Daily Incidence Rates – Risk Category F

Risk Category	Daily Incidence per 1,000	Benefit	Daily Claim Cost
F	0.000036	\$100	\$0.000004

Felonious Assault Benefit

- National Safety Council - Injury Facts

Daily Incidence Rates – Risk Category F

Risk Category	Daily Incidence per 1,000	Benefit	Daily Claim Cost
F	0.00055	\$100	\$0.00005

Rehabilitation Benefit

- National Safety Council - Injury Facts

Daily Incidence Rates – Risk Category F

Risk Category	Daily Incidence per 1,000	Benefit	Daily Claim Cost
F	0.00055	\$100	\$0.00005

Seat Belt [Air Bag] Benefit

- National Safety Council - Injury Facts

Daily Incidence Rates – Risk Category F

Risk Category	Daily Incidence per 1,000	Benefit	Daily Claim Cost
F	0.00419	\$100	\$0.00042

Critical Illness Benefit

- Heart Disease and Stroke Statistics – 2007 Update
- Framingham Heart Study – 30 year follow-up
- SEER Cancer Statistics Review
- Milliman Research Report: US Organ and Tissue Transplant Cost Estimates

- 2006 USRDS Annual Data Report: An Incidence of Reported ESRD
- Health, United States, 2008 (US Department of Health and Human Services)
- Vital and Health Statistics: Prevalence of Selected Chronic Conditions: United States, 1990-92
- National Health Survey, Series 10 No. 134

Daily Incidence Rates

Age Band	Benefit	Daily Incidence Per 1,000							Total
		Cancer	Heart Attack	Kidney Failure	Loss of Limbs	Major Organ Transplant	Paralysis	Stroke	
<18	\$1,000	0.00026	0.00014	0.00003	0.00011	0.00015	0.00004	0.00003	0.00076
18-24	\$1,000	0.00070	0.00020	0.00010	0.00011	0.00020	0.00012	0.00005	0.00148
25-29	\$1,000	0.00113	0.00034	0.00015	0.00011	0.00020	0.00010	0.00010	0.00213
30-34	\$1,000	0.00177	0.00064	0.00023	0.00011	0.00026	0.00008	0.00029	0.00338
35-39	\$1,000	0.00278	0.00121	0.00033	0.00011	0.00036	0.00007	0.00068	0.00554
40-44	\$1,000	0.00469	0.00218	0.00046	0.00012	0.00045	0.00009	0.00139	0.00938
45-49	\$1,000	0.00775	0.00378	0.00068	0.00012	0.00053	0.00013	0.00256	0.01555
50-54	\$1,000	0.01264	0.00578	0.00102	0.00012	0.00072	0.00016	0.00382	0.02426
55-59	\$1,000	0.01995	0.00839	0.00146	0.00012	0.00099	0.00018	0.00520	0.03629
60-64	\$1,000	0.03055	0.01124	0.00206	0.00012	0.00099	0.00020	0.00745	0.05261
65-69	\$1,000	0.04235	0.01450	0.00277	0.00012	0.00048	0.00022	0.01103	0.07147
70-74	\$1,000	0.05453	0.01885	0.00331	0.00012	0.00027	0.00033	0.01862	0.09603
75-79	\$1,000	0.06178	0.02482	0.00358	0.00012	0.00027	0.00057	0.03226	0.12340
80-84	\$1,000	0.06229	0.02837	0.00348	0.00012	0.00027	0.00071	0.04044	0.13568
85-89	\$1,000	0.06229	0.02837	0.00348	0.00012	0.00027	0.00071	0.04044	0.13568

The critical illness daily claim costs for a \$1,000 benefit are the same as the daily incidence per 1,000

Coma Benefit

- Traumatic Brain Injury in the United States: Emergency Department Visits, Hospitalizations, and Deaths
- Report of the Society of Actuaries: Group Life Insurance Experience Committee, March 2006
- www.braininjury.com
- www.caregiver.org

Daily Incidence Rates – Risk Category F

Benefit Period (Months)	Daily Incidence per 1,000	Benefit Period (Months)	Daily Incidence per 1,000
1	0.00136	51	0.05438
2	0.00271	52	0.05527
3	0.00403	53	0.05615
4	0.00534	54	0.05703
5	0.00662	55	0.05790
6	0.00789	56	0.05877
7	0.00914	57	0.05964
8	0.01037	58	0.06050
9	0.01159	59	0.06136
10	0.01278	60	0.06221
11	0.01396	61	0.06306
12	0.01513	62	0.06390
13	0.01629	63	0.06474
14	0.01743	64	0.06557
15	0.01857	65	0.06641
16	0.01970	66	0.06723
17	0.02082	67	0.06805
18	0.02192	68	0.06887
19	0.02302	69	0.06969
20	0.02411	70	0.07050
21	0.02519	71	0.07130
22	0.02625	72	0.07210
23	0.02731	73	0.07290
24	0.02837	74	0.07370
25	0.02941	75	0.07449
26	0.03045	76	0.07527
27	0.03148	77	0.07606
28	0.03250	78	0.07684
29	0.03352	79	0.07761
30	0.03453	80	0.07838
31	0.03554	81	0.07915
32	0.03653	82	0.07992
33	0.03752	83	0.08068
34	0.03851	84	0.08143
35	0.03948	85	0.08219
36	0.04046	86	0.08294
37	0.04142	87	0.08368
38	0.04238	88	0.08443
39	0.04334	89	0.08517
40	0.04429	90	0.08590
41	0.04523	91	0.08663
42	0.04617	92	0.08736
43	0.04710	93	0.08809
44	0.04803	94	0.08881
45	0.04895	95	0.08953
46	0.04987	96	0.09024
47	0.05078	97	0.09095
48	0.05169	98	0.09166
49	0.05259	99	0.09236
50	0.05349	100	0.09306

Daily Incidence Rates – Risk Category F

Waiting Period (Months)	Daily Incidence per 1,000
12	0.001214
13	0.001206
14	0.001198
15	0.001191
16	0.001183
17	0.001175
18	0.001168
19	0.001160
20	0.001153
21	0.001145
22	0.001138
23	0.001131
24	0.001123
25	0.001119

Emergency Treatment Benefit

- CDC's National Health Statistics Reports
- Milliman's Health Cost Guidelines

Daily Incidence Rates – Risk Category F

Risk Category	Daily Incidence per 1,000	Benefit	Daily Claim Cost
F	1.33	\$1,000	\$1.33

Funeral Expense Benefit

- National Safety Council - Injury Facts

Daily Incidence Rates – Risk Category F

Risk Category	Daily Incidence per 1,000	Benefit	Daily Claim Cost
F	0.01820	\$1,000	\$0.01820

In-Hospital Indemnity Benefit

- CDC's National Health Statistics Reports
- Milliman's Health Cost Guidelines

Daily Incidence Rates – Risk Category F

Waiting Period (Days)	Benefit	Daily Incidence per 100
0	\$100	0.14599
1	\$100	0.10540
2	\$100	0.06462
3	\$100	0.03801
4	\$100	0.02338
5	\$100	0.01559
6	\$100	0.01087
7	\$100	0.00764
8	\$100	0.00564
9	\$100	0.00434
10	\$100	0.00341
11	\$100	0.00275
12	\$100	0.00227
13	\$100	0.00188
14	\$100	0.00155
15	\$100	0.00132
16	\$100	0.00113
17	\$100	0.00098
18	\$100	0.00086
19	\$100	0.00076
20	\$100	0.00064
21	\$100	0.00052
22	\$100	0.00041
23	\$100	0.00038
24	\$100	0.00034
25	\$100	0.00031
26	\$100	0.00028
27	\$100	0.00024
28	\$100	0.00023
29	\$100	0.00021
30	\$100	0.00019

Personal Property Benefit

- Milliman’s Health Cost Guidelines
- National Safety Council - Injury Facts
- CDC's National Health Statistics Reports

Daily Incidence Rates – Risk Category F

Risk Category	Daily Incidence per 1,000	Benefit	Daily Claim Cost
F	0.40398	\$500	\$0.20

Terrorism Benefit

- Federal Bureau of Investigation Report: Terrorism 2002-2005
- U.S. Statistical Abstract

Daily Incidence Rates

Benefit	Daily Incidence Inside US per 1,000	Benefit	Daily Claim Costs Inside US per 1,000
Accidental Death	0.000006	\$1,000	\$0.000006
All Other Covered Injuries	0.000023	\$1,000	\$0.000023

Claim costs for coverage outside the US is loaded by a factor of 10

Travel Assistance Program

- U.S. Travel Association: U.S. Travel Forecasts
- Milliman's Health Cost Guidelines
- Bureau of Transportation Statistics: <http://www.bts.gov/>

Daily Incidence Rates – Risk Category F

Risk Category	Daily Incidence	Average Cost	Daily Claim Cost
F	0.00053	\$1,590	\$0.85

No Claim Discount

- Claim cost development data sources for this rider are the same as the underlying benefits related to this rider. Because this rider pays a benefit if no claims are filed in the first number of years as specified in the policy, the sources used to derive the claim costs for this rider are the same as the sources used in pricing the policy.

Wellness Benefit

- Milliman's Health Cost Guidelines
- American Cancer Society, Colorectal Cancer Facts & Figures 2008-2010

Daily Incidence Rates

Daily Incidence	Benefit	Daily Claim Cost
0.00074	\$50	\$0.037

6. Mortality

The National Safety Council, 2009 Injury Facts was used in developing the accidental death mortality rates.

7. Persistency

Termination rates were not considered due to the short-term nature of this product.

8. Expenses

Expense components expressed as a percent of premium are shown in the table below.

Premium Component	Percent of Premium
Commissions	30.0%
General Operating Expenses	12.5%
Premium Tax	2.5%
Profit	5.0%
Loss Ratio	50.0%
Total	100.0%

9. Marketing Method

These products will be marketed by direct agents, brokers, or through direct response methods to statutorily eligible school/educational institution groups consisting of two or more individuals.

10. Underwriting

This plan of insurance is provided to the eligible members of the policyholder's group and is not individually underwritten. Simplified underwriting will be used for those purchasing critical illness coverage.

11. Premium Classes

Premium rates for each benefit are expressed on a per person per day rate basis adjusted to reflect the risk associated with the person's participation in the group's covered activity. Additional rate adjustments are made for group and participant characteristics that deviate from the standard assumptions. All rates in the attached rate exhibit are on a composite rate basis (uni-sex and composite age) with the exception of the critical illness benefit. The critical illness benefit rates are shown on a uni-sex basis for all adult attained ages. The critical illness rates may be quoted on an age-specific basis or may be quoted on an age-banded or composite basis to reflect the expected demographics of specific groups or markets.

12. Issue Age Range

Coverage is available to individuals that meet the eligibility, classification of insureds, and covered activity provisions of the policy.

13. Area Factors

Premium rates do not vary by geographic area.

14. Claim Liability and Reserves

Reserves for claims incurred but not yet paid will be established according to generally accepted actuarial principles, including but not limited to analysis of claim lag triangles, inventory methods, and percentage of premium methods. There are currently no claim reserves held since these are new forms.

15. Active Life Reserves

No active life reserves will be held for this coverage.

16. Trend Assumptions

No trend has been assumed in this filing.

17. Minimum Loss Ratio

The minimum acceptable loss ratio is 50%.

18. Anticipated Loss Ratio

The anticipated loss ratio is 50%. To the extent expense provisions and profit targets differ, we will adjust the gross premium rates accordingly. Under no circumstances will the anticipated loss ratio be below 50%.

19. Contingency and Risk Margins

These forms are expected to produce an overall contingency and risk margin of 5%.

20. Experience - Past and Future

As these are new products, no historical experience is available.

21. Lifetime Loss Ratio

Because these are new forms with no prior experience, the lifetime loss ratio is expected to be 50%.

22. History of Rate Adjustments

As these are new forms, there have been no rate adjustments.

23. Number of Policyholders

As these are new forms, there are no current policyholders.

24. Proposed Effective Date

The rates are to become effective upon approval by your Department of Insurance. No policies will be sold until the forms and rates have been submitted and/or approved as required by your regulations.

25. Statement of Reliance

In preparing this actuarial memorandum, I relied on data provided to me by Zurich American Insurance Company. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.

26. Actuarial Certification

I, Michael E. Weiland, am a Member of the American Academy of Actuaries and meet its qualification standards for preparing rate filings. This actuarial memorandum has been prepared to describe the rates intended to be used for this product. This memorandum has been prepared in conformity with applicable Actuarial Standards of Practice (ASOP), including ASOP No. 8. This actuarial memorandum has been prepared for the sole purpose of demonstrating that the proposed rate schedule is reasonable and the memorandum may not be appropriate for other purposes.

In my opinion, the rates included in the actuarial memorandum are developed using reasonable assumptions and in accordance with generally accepted actuarial principles and are neither excessive nor unfair. These rates are appropriate for the class of risks for which they are intended. This filing is in compliance with state law and regulation.

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



Michael E. Weiland, FSA, MAAA
Fellow, Society of Actuaries
Member, American Academy of Actuaries
January 2012



Zurich American Insurance Company

**EXPLANATORY MEMORANDUM
Blanket Accident Insurance Policy Riders
Company Filing Number –33244
U-BMC-100-A (08/11), et al**

Attached for your review are new riders for use with the Blanket Accident Insurance product, previously filed with and authorized by your Department. As previously indicated, the Blanket Accident Insurance product and these new riders will be marketed to all statutorily eligible School/Educational Institution groups in your state consisting of two (2) or more individuals.

The Blanket Accident Insurance product and these riders may be marketed through brokers, consultants, third party administrators and sales employees.

These riders are new and are not intended to replace any other forms currently in use.

The Blanket Accident Insurance product provides specified benefits for an accidental injury or death. Additional benefits are offered by way of riders. The forms are being filed concurrently in our domiciliary state of New York.

Coverage is offered on a contributory and non-contributory basis.

Variable data is bracketed. Amounts may vary or provisions may be modified to fit a specific Policyholder's request. Variable data will never exclude or limit provisions required by the jurisdiction in which the Policy is issued.

The forms are in final print, subject to minor variations in formatting, duplexing, shading and fonts. While every effort has been made to submit these forms without mistakes, the Company reserves the right to make corrections to any typographical errors such as misspellings or minor grammatical errors noted after filing and approval.

The Company will deem these forms approved, if upon the expiration of the initial review period, your Department has not extended the review period or otherwise has not responded to this submission.

This filing includes a certificate of readability and statement of variables, as well as an actuarial memorandum and rating rules.

**DISTRICT OF COLUMBIA
LIFE & HEALTH INSURANCE GUARANTY
ASSOCIATION ACT OF 1992**

**SUMMARY OF GENERAL PURPOSES AND
CURRENT LIMITATIONS OF COVERAGE**

Residents of the District of Columbia who purchase health insurance, life insurance, and annuities should know that that insurance companies licensed in the District of Columbia to write these types of insurance are members of the District of Columbia Life and Health Insurance Guaranty Association. The purpose of this Guaranty Association is to assure that policyholders will be protected, within limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of insured persons who live in the District of Columbia and, in some cases, to keep coverage in force. The valuable extra protection provided by these insurers through the Guaranty Association is limited, however, as noted on the other side of this page.

**DISTRICT OF COLUMBIA LIFE AND
HEALTH INSURANCE GUARANTY ASSOCIATION**

DISCLAIMER

The District of Columbia Life and Health Insurance Guaranty Association provides coverage of claims under some types of policies if the insurer becomes impaired or insolvent. **COVERAGE MAY NOT BE AVAILABLE FOR YOUR POLICY.** Even if coverage is provided, there are significant limits and exclusions. Coverage is generally conditioned on residence in the District of Columbia. Other conditions may also preclude coverage.

The District of Columbia Life and Health Insurance Guaranty Association or the District of Columbia Superintendent of Insurance will respond to any questions you may have which are not answered by this document. Your insurer and agent are prohibited by law from using the existence of the association or its coverage to sell you an insurance policy.

You should not rely on the availability of coverage under the Life and Health Insurance Guaranty Association Act of 1992 when selecting an insurer.

Policyholders with additional questions may contact:

Mr. Robert Turner Freeman, Jr.
Executive Director
The District of Columbia Life and
Health Insurance Guaranty Association
1140 Connecticut Avenue, N. W.
Suite 609
Washington, D. C. 20036

Mr. Robert M. Willis
Superintendent of Insurance
District of Columbia Department of
Consumer & Regulatory Affairs
Insurance Administration
613 G Street, N. W. Room 634
Washington, D. C. 20001

The District of Columbia law provides for this safety-net coverage is called the Life and Health Insurance Guaranty Association Act of 1992. The other side of this page contains a brief summary of this law's coverages, exclusions and limits. The summary does not cover all provisions of the law; nor does it in any way change anyone's rights or obligations under the act or the rights or obligations of the Guaranty Association. If you have obtained this document from an agent in connection with the purchase of a policy, you should be aware that its delivery to you does not guaranty that your policy is covered by the Guaranty Association.

(Please turn to other side)

COVERAGE

Generally, individuals will be protected by the District of Columbia Life and Health Insurance Guaranty Association if they live in the District of Columbia and are insured under a health insurance, life insurance, or annuity contract issued by a member insurer, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of insured persons are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons holding such policies are not protected by this Guaranty Association if:

- (1) they are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state of incorporation);
- (2) their insurer was not authorized to do business in the District of Columbia; or
- (3) their policy was issued by a charitable organization, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company, an insurance exchange, a non-profit hospital service plan, a health maintenance organization, or a risk retention group.

The Guaranty Association also does not provide coverage for:

- (1) any policy or portion of a policy which is not guaranteed by the insurer or for which the individual has assumed the risk;
- (2) any policy of reinsurance (unless an assumption certificate was issued);
- (3) any plan or program of an employer or association that provides life, health, or annuity benefits to its employees or members to the extent the plan is self-funded or uninsured;
- (4) interest rate guarantees which exceed certain statutory limitations;
- (5) dividends, experience rating credits, or fees for services in connection with a policy;
- (6) credits given in connection with the administration of a policy by a group contract holder; or for
- (7) unallocated annuity contracts.

LIMITS ON AMOUNT OF COVERAGE

The act also limits the amount the Guaranty Association is obligated to pay. The benefits for which the Guaranty Association may become liable shall be limited to the lesser of either the contractual obligations for which the insurer is liable or for which the insurer would have been liable if it were not an impair or insolvent insurer, or, with respect to any one life, regardless of the number of policies, contracts, or certificates, in the case of life insurance, \$300,000 in death benefits but not more than \$100,000 in net cash surrender or withdrawal values; in the case of health insurance, \$100,000 in health insurance benefits; and, with respect to annuities, \$300,000 in the present value of annuity benefits. Finally, in no event is the Guaranty Association liable for more than \$300,000 with respect to any one individual.

Zurich American Insurance Company

[Higher] Education Benefit Rider Form U-BMC-110-A
Common Carrier Benefit Rider Form U-BMC-111-A
Carjacking Benefit Rider Form U-BMC-113-A
Felonious Assault Benefit Rider Form U-BMC-114-A
Rehabilitation Benefit Rider Form U-BMC-115-A
Seat Belt [Air Bag] Benefit Rider Form U-BMC-116-A
Critical Illness Benefit Rider Form U-BMC-121-A
Coma Benefit Rider Form U-BMC-127-A
Emergency Treatment Benefit Rider Form U-BMC-129-A
Funeral Expense Benefit Rider Form U-BMC-130-A
In-Hospital Indemnity Benefit Rider Form U-BMC-132-A
Personal Property Benefit Rider Form U-BMC-134-A
Terrorism Benefit Rider Form U-BMC-136-A
Travel Assistance Program Rider Form U-BMC-137-A
No Claim Discount Rider Form U-BMC-145-A
Wellness Benefit Rider Form U-BMC-146-A

The purpose of this document is to provide a response to the District of Columbia's actuarial objection (repeated below) to Zurich American Insurance Company's (Zurich's) blanket accident insurance policy form filing. This information may not be appropriate for other purposes.

Under the Actuarial memorandum submitted, section (5), Morbidity--- please supply the actual utilization/ frequency rate and the severity amount (ie, expected claim costs) for each benefit listed in all the Riders filed---- rather than just citing the `names' of all the sources of data.

Section 5 of the actuarial memorandum has been updated to include sources, incidence rates, and claim costs for each benefit.

In section (8) of the same document, the statement....`expenses will be no more than 50% of the premium.....' is too general. Please supply a detailed Retention Expense Components chart and actuarially justify each component.

Section 8 of the actuarial memorandum has been revised to include the expense components of premium. The table below shows the breakdown of the premium components. The target loss ratio is 50% which leaves the remaining 50% of premium to be allocated to commissions, operating expenses, premium tax, and profit. Commissions are expected to be 30% of premium. The average nationwide premium tax is assumed to be 2.5%. General operating expenses are 12.5% of premium and are consistent with other carriers in the market. The remaining 5% of the retention is pre-tax profit which we view as reasonable for this product.

Premium Component	Percent of Premium
Commissions	30.0%
General Operating Expenses	12.5%
Premium Tax	2.5%
Profit	5.0%
Loss Ratio	50.0%
Total	100.0%

Under the Rating Structure attachment---- Please supply and illustrate with detailed calculations on how those Risk factors / Accidental Death Benefits rates/ In-Hospital Indemnity Benefits basic rates were developed.

Risk Factors

There are no publicly available statistical sources to develop the risk factors in Table 2 of the rate exhibit. These factors were developed based on other carriers' risk categorizations and rating factors. These carriers have been active in the blanket special risk market for a substantial length of time and their factors were obtained through publicly available rate filings from other state insurance departments.

Accidental Death

Based upon the 2009 edition of Injury Facts, an annual accidental death (AD) rate of 49.7 per 100,000 was calculated. The AD rate was divided by 365.25 to convert it to a daily rate of 0.0014 per 1,000. It is assumed that this rate is for a class A risk category. The AD rate was divided by 0.095 to come up a risk category F rate of 0.0147 per 1,000. It was then loaded 24% for anti-selection to come up with a final risk category F daily claim cost of \$0.0182. This AD claim cost implies a risk category F daily premium rate per \$1,000 of \$0.0364 (claim cost per \$1,000 / 50% loss ratio.)

In-Hospital Indemnity Benefit

The attached spreadsheet, "ZNA03.BMC-100.v1.1.DC.In-Hospital.20120119.xlsx" contains detailed calculations for the in-hospital indemnity benefit. The in-hospital indemnity benefit will pay a daily benefit if the insured suffers an injury that results in a hospital confinement for more than a specified number of days.

Incidence rates for this benefit are developed starting with an annual composite incidence rate from Milliman's Health Cost Guidelines (HCGs) for inpatient medical and surgical hospital admissions. This annual incidence rate is scaled down to cover accidents only and adjusted based on the expect number of days the insured is confined and the waiting period using an inpatient medical/surgical length of stay distribution table from the HCGs. This composite annual incidence rate is split by age

and gender using injury-related emergency room visits for the slope. An annual composite incidence rate is then calculated using population demographic information.

The annual composite incidence rate is scaled to a daily incidence rate by dividing by 365.25 and converted to a risk category F incidence rate by dividing by 0.143. We have assumed that the underlying HCG incidence rate composited using population demographics is representative of a risk category B. The daily claim cost is calculated by multiplying the daily incidence rate by the benefit amount. The daily premium shown in the rate exhibit is calculated by dividing the daily claim cost by the target loss ratio of 50%.

Unless there's Morbidity or Mortality issues involved, please file separately under P&C unit of DISB (ie, Property & Casualty) those benefits such as Carjacking; Personal Property benefits; Travel Assistance benefits; etc etc.....

With the exception of the Waiver of Premium for Loss of Employment Rider Form U-BMC-144-A, all of the riders being filed provide benefits based on triggers that include accidental death (mortality), injury (morbidity), or sickness (morbidity). The Waiver of Premium for Loss of Employment Rider Form U-BMC-144-A has been removed from this filing. Given that all of the other riders are based on an underlying mortality or morbidity benefit trigger, we request all these riders to be reviewed as part of an accident and health rate filing.

I, Michael E. Weiland, am a Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial information contained herein.



Michael E. Weiland, FSA, MAAA
Fellow, Society of Actuaries
Member, American Academy of Actuaries
January, 2012

**Zurich American Insurance Company
In-Hospital Indemnity Benefit U-BMC-132-A
Daily Premium Calculation**

1 Composite Inpatient Hospital Admission Rates

0.04395852 Annual Medical & Surgical Utilization Rate (Includes accident and sickness)

Source: 2010 HCG Basic Tables

2 Accident Only Adjustment Factor

35.6% Percent of ER visits that are injury related

Source: CDC's National Health Statistics Reports Number 7, "National Hospital Ambulatory Medical Care Survey: 2006 Emergency Department Summary" August 6, 2008
<http://www.cdc.gov/nchs/data/nhsr/nhsr007.pdf>

3 Length of Stay Table from HCGs

7 Waiting Period in Days
1.953 expected number of days in hospital over 7
0.12 probability of remaining in hospital after 7 days

2010 Health Cost Guidelines
Commercial Rating Structures
Inpatient Length of Stay Distribution Tables

Medical/Surgical
4.38 Average Length of Stay

(1) Length of Stay	(2) Utilization	(3) Days
0	0.0000	0.0000
1	0.2368	0.2368
2	0.2353	0.4706
3	0.1680	0.5040
4	0.1048	0.4192
5	0.0630	0.3150
6	0.0425	0.2550
7	0.0323	0.2261
8	0.0221	0.1768
9	0.0156	0.1404
10	0.0121	0.1210
11	0.0092	0.1012
12	0.0071	0.0852
13	0.0060	0.0780
14	0.0055	0.0770
15	0.0041	0.0615
16	0.0035	0.0560
17	0.0029	0.0493
18	0.0025	0.0450
19	0.0021	0.0399
22	0.0081	0.1782
27	0.0047	0.1269
32	0.0029	0.0928
37	0.0022	0.0814
42	0.0014	0.0588
47	0.0010	0.0470
52	0.0008	0.0416
57	0.0006	0.0342
62	0.0005	0.0310
67	0.0004	0.0268
72	0.0003	0.0216
77	0.0003	0.0231
82	0.0002	0.0164
87	0.0002	0.0174
92	0.0002	0.0184
97	0.0002	0.0194
105	0.0001	0.0105
115	0.0001	0.0115
125	0.0001	0.0125
145	0.0001	0.0145
175	0.0001	0.0175
205	0.0001	0.0205
260	0.0000	0.0000
300	0.0000	0.0000

4 Injury-related ER Visits (used for slope)

Att Age	Male # of Visits (000)	Female # of Visits (000)	Male Percent of Visits	Female Percent of Visits
0-14	4,478	3,304	11%	8%
15-24	4,448	3,494	10%	8%
25-44	6,930	5,816	16%	14%
45-64	4,482	4,191	11%	10%
65-74	896	1,169	2%	3%
75+	1,077	2,102	3%	5%

Source: CDC's National Health Statistics Reports Number 7,
National Hospital Ambulatory Medical Care
Survey: 2006 Emergency Department
Summary August 6, 2008 Table 12
<http://www.cdc.gov/nchs/data/nhsr/nhsr007.pdf>

5 HCG Demographic Distribution

	Age Band	Distribution
Male	18-44	17.9%
	45+	16.1%
Female	18-44	17.7%
	45+	18.3%
Child		30.0%

Based on underlying Distribution of HCGs

Zurich American Insurance Company
 In-Hospital Indemnity Benefit U-BMC-132-A
 Daily Premium Calculation

6 Sloped Accident Only Incidence Rates

	Age Band	Annual Incidence Rate
Male	18-44	0.0054
	45+	0.0034
Female	18-44	0.0044
	45+	0.0035
Child		0.0022

Annual Incidence Rate		
Age	Male	Female
0	0.0022	0.0022
1	0.0022	0.0022
2	0.0022	0.0022
3	0.0022	0.0022
4	0.0022	0.0022
5	0.0022	0.0022
6	0.0022	0.0022
7	0.0022	0.0022
8	0.0022	0.0022
9	0.0022	0.0022
10	0.0022	0.0022
11	0.0022	0.0022
12	0.0022	0.0022
13	0.0022	0.0022
14	0.0022	0.0022
15	0.0022	0.0022
16	0.0022	0.0022
17	0.0025	0.0024
18	0.0029	0.0027
19	0.0033	0.0029
20	0.0036	0.0032
21	0.0040	0.0034
22	0.0043	0.0037
23	0.0047	0.0039
24	0.0050	0.0042
25	0.0054	0.0044
26	0.0053	0.0044
27	0.0053	0.0044
28	0.0052	0.0044
29	0.0052	0.0043
30	0.0051	0.0043
31	0.0051	0.0043
32	0.0050	0.0043
33	0.0050	0.0042
34	0.0049	0.0042
35	0.0049	0.0042
36	0.0048	0.0042
37	0.0048	0.0041
38	0.0047	0.0041
39	0.0047	0.0041
40	0.0046	0.0041
41	0.0046	0.0040
42	0.0045	0.0040
43	0.0045	0.0040
44	0.0044	0.0040
45	0.0044	0.0039
46	0.0043	0.0039
47	0.0043	0.0039
48	0.0042	0.0039
49	0.0042	0.0038
50	0.0041	0.0038
51	0.0041	0.0038
52	0.0040	0.0038
53	0.0040	0.0037
54	0.0039	0.0037
55	0.0039	0.0037
56	0.0038	0.0037
57	0.0038	0.0036
58	0.0037	0.0036
59	0.0037	0.0036
60	0.0036	0.0036
61	0.0036	0.0036
62	0.0035	0.0035
63	0.0035	0.0035
64	0.0034	0.0035
65	0.0034	0.0035
66	0.0033	0.0034
67	0.0033	0.0034
68	0.0032	0.0034
69	0.0032	0.0034
70	0.0031	0.0033
71	0.0031	0.0033
72	0.0030	0.0033
73	0.0030	0.0033
74	0.0029	0.0032
75	0.0029	0.0032
76	0.0028	0.0032
77	0.0028	0.0032
78	0.0027	0.0031
79	0.0027	0.0031
80	0.0026	0.0031
81	0.0026	0.0031
82	0.0025	0.0030
83	0.0025	0.0030
84	0.0024	0.0030
85	0.0024	0.0030
86	0.0023	0.0029
87	0.0023	0.0029
88	0.0022	0.0029

Zurich American Insurance Company
In-Hospital Indemnity Benefit U-BMC-132-A
Daily Premium Calculation

89	0.0022	0.0029
90	0.0021	0.0028

Zurich American Insurance Company
In-Hospital Indemnity Benefit U-BMC-132-A
Daily Premium Calculation

7 Composite Incidence Rate

Age Band	Central Age	Distribution		Annual Incidence Rate	
		Male	Female	Male	Female
18 to 24	21	6.8%	6.4%	0.003970	0.003442
25 to 29	27	4.8%	4.6%	0.005290	0.004390
30 to 34	32	4.5%	4.3%	0.005040	0.004267
35 to 39	37	4.8%	4.7%	0.004790	0.004143
40 to 44	42	4.9%	5.0%	0.004540	0.004020
45 to 49	47	5.1%	5.2%	0.004290	0.003896
50 to 54	52	4.6%	4.8%	0.004040	0.003773
55 to 59	57	4.0%	4.2%	0.003790	0.003649
60 to 64	62	3.1%	3.4%	0.003539	0.003528
65 to 74	70	4.0%	4.7%	0.003139	0.003328
75 to 84	80	2.4%	3.5%	0.002639	0.003081

Source: 2009 Statistical Abstract
http://www.census.gov/compendia/statab/cats/population/estimates_and_projections_by_age_sex_raceethnicity.html

Composite Annual Incidence Rate based on population demographics
0.00399

8 Gross Premium Calculation

- 0.00399 Composite Incidence
- 0.00274 Daily Adjustment
- 6.99301 Convert to risk category F (Assumes the underlying incidence rates are a risk category B)

- 0.00764 Daily Incidence Rate per 100
- \$100 Benefit Amount
- \$0.00764 Daily Claim Cost
- 50% Target Loss Ratio
- \$0.01527 Daily Premium per \$100 Benefit

9 Daily Premiums from Rate exhibit

Table 15

Waiting Period (Days)	Daily Premiums per \$100 daily benefit
0	0.29199
1	0.21080
2	0.12925
3	0.07602
4	0.04676
5	0.03118
6	0.02174
7	0.01527
8	0.01127
9	0.00868
10	0.00682
11	0.00550
12	0.00454
13	0.00377
14	0.00311
15	0.00264
16	0.00226
17	0.00196
18	0.00171
19	0.00151
20	0.00128
21	0.00105
22	0.00082
23	0.00075
24	0.00069
25	0.00062
26	0.00055
27	0.00049
28	0.00045
29	0.00042
30	0.00038

SERFF Tracking Number: ZURC-127628729 State: District of Columbia
 Filing Company: Zurich American Insurance Company State Tracking Number:
 Company Tracking Number: CW AH 33244
 TOI: H04 Health - Blanket Accident /Sickness Sub-TOI: H04.001 Student
 Product Name: Blanket Accident Insurance Policy - New Optional Riders
 Project Name/Number: Blanket Accident Insurance Policy - New Optional Riders/CW AH 33244

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/15/2011	Rate and Rule	Rating Structure	01/20/2012	ZNA03.BMC- 100.v1.1.Rates.50%LR.2011 0830.pdf (Superseded)
09/15/2011	Supporting Document	Actuarial Justification	01/20/2012	ZNA03.BMC- 100.v1.1.ActMemo.50%LR.20 110830.pdf (Superseded)

Zurich American Insurance Company

Rating Structure

[Higher] Education Benefit Rider Form U-BMC-110-A
 Common Carrier Benefit Rider Form U-BMC-111-A
 Carjacking Benefit Rider Form U-BMC-113-A
 Felonious Assault Benefit Rider Form U-BMC-114-A
 Rehabilitation Benefit Rider Form U-BMC-115-A
 Seat Belt [Air Bag] Benefit Rider Form U-BMC-116-A
 Critical Illness Benefit Rider Form U-BMC-121-A
 Coma Benefit Rider Form U-BMC-127-A
 Emergency Treatment Benefit Rider Form U-BMC-129-A
 Funeral Expense Benefit Rider Form U-BMC-130-A
 In-Hospital Indemnity Benefit Rider Form U-BMC-132-A
 Personal Property Benefit Rider Form U-BMC-134-A
 Terrorism Benefit Rider Form U-BMC-136-A
 Travel Assistance Program Rider Form U-BMC-137-A
 Waiver of Premium for Loss of Employment Rider Form U-BMC-144-A
 No Claim Discount Rider Form U-BMC-145-A
 Wellness Benefit Rider Form U-BMC-146-A

Table 1	Classification of Risk
Table 2	Risk Category Adjustment Factors
Table 3	Accidental Death Benefit
Table 4	Higher Education Benefit
Table 5	Common Carrier Benefit
Table 6	Carjacking Benefit
Table 7	Felonious Assault Benefit
Table 8	Rehabilitation Benefit
Table 9	Seat Belt/Air Bag Benefit
Table 10	Critical Illness Benefit
Table 11	CI - Waiting Period Adjustment
Table 12	Coma Benefit
Table 13	Emergency Treatment Benefit
Table 14	Funeral Expense Benefit
Table 15	In-Hospital Indemnity Benefit
Table 16	Personal Property Benefit
Table 17	Personal Property Benefit - Deductible Adjustment
Table 18	Personal Property Benefit - Maximum Adjustment
Table 19	Terrorism Benefit
Table 20	Travel Assistance Program
Table 21	Waiver of Premium for Loss of Employment
Table 22	Waiver of Premium for Loss of Employment - Prior Employment Period Adjustment
Table 23	No Claim Discount
Table 24	Wellness Benefit
Table 25	Wellness - Waiting Period Adjustment
Table 26	Daily Rate Conversion Factor
Table 27	Contribution Factor

Premium Calculations

(1) Higher Education Benefit	[Table 4 Factor] x [Table 3 Rate] x [Higher Education Benefit ÷ 1,000]
(2) Common Carrier Benefit	[Table 5 Factor] x [Table 3 Rate] x [Common Carrier Benefit ÷ 1,000]
(3) Carjacking Benefit	[Table 6 Factor] x [Table 3 Rate] x [Carjacking Benefit ÷ 1,000]
(4) Felonious Assault Benefit	[Table 7 Factor] x [Table 3 Rate] x [Felonious Assault Benefit ÷ 1,000]
(5) Rehabilitation Benefit	[Table 8 Factor] x [Table 3 Rate] x [Rehabilitation Benefit ÷ 1,000]
(6) Seat Belt/Air Bag Benefit	[Table 9 Factor] x [Table 3 Rate] x [Seat Belt/Air Bag Benefit ÷ 1,000]
(7) Critical Illness Benefit	[Table 10 Rate] x [Table 11 Factor] x [Critical Illness Benefit ÷ 1,000]
(8) Coma Benefit	[Table 12 Rate] x [Table 2 Factor] x [Coma Benefit ÷ 1000]
(9) Emergency Treatment Benefit	[Table 13 Rate] x [Table 2 Factor] x [Emergency Treatment Benefit ÷ 1000]
(10) Funeral Expense Benefit	[Table 14 Rate] x [Table 2 Factor] x [Funeral Expense Benefit ÷ 1000]
(11) In-Hospital Indemnity Benefit	[Table 15 Rate] x [Table 2 Factor] x [In-Hospital Indemnity ÷ 100]
(12) Personal Property Benefit	[Table 16 Rate] x [Table 17 Factor] x [Table 18 Factor] x [Table 2 Factor]
(13) Terrorism Benefit	[Table 19 Rate] x [Terrorism Benefit ÷ 1000]
(14) Travel Assistance Program	[Table 20 Rate] x [Table 2 Factor]
(15) Wellness Benefit	[Table 24 Rate] x [Table 25 Factor] x [Wellness Benefit ÷ 50]
(16) Total Daily Premium per Person	(1) + (2) + (3) + (4) + (5) + (6) + (7) + (8) + (9) + (10) + (11) + (12) + (13) + (14) + (15)
(17) Total Premium per Person	(16) x [Table 21 Factor] x [Table 22 Factor] x [Table 23 Factor] x [Table 26 Factor] x [Table 27 Factor]
(18) Total Premium for Blanket Group	(17) x Number of People

Additional rate adjustments are made for group and participant characteristics that deviate from the standard assumptions.

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Classification of Risks**

Table 1

Risk Category A

Adult Study Schools	Exhibits Fashion Shows
Alter Boys	Glee Clubs
American Legion	Golden Age Clubs
Bible Schools	Instrumental Groups
Bingo Associations	Jaycees
Bluebirds	Junior Chamber of Commerce
B'nai Brith	Kiwanis Clubs
Booster Clubs	Knights of Columbus
Brownie Scouts	Lutheran Leagues
Card Clubs	P.T.A.
Catholic Youth Organizations (non-athletic)	Radio Clubs
Choral Concert Groups	Rainbow Girls
Church Congregations	Royal Ambassadors
Citizen Band (CB) Clubs	Self-Help Programs
Civic Clubs	Senior Citizens Clubs
Concert Groups	Veterans of Foreign Wars
Conferences	Webelos
Dance Clubs	Youth Choirs
Discussion Groups	

Risk Category B

Amateur Theater	Exchange Clubs
Baton Marching Groups	4-H Clubs
Beauty Contests & Pageants	Future Farmers of America
Bugle Corps	Garden Clubs
Business Schools	Handicapped Child Programs
Child Development Centers	Hay Rides
Christian Day Schools	Head Start Programs
Church Pre-Schools	Majorettes
Church Youth Groups	Marching Groups
Dance Schools	Pageants
Nurseries, Kindergartens & Play Schools	Safety Patrol Schools
Dog Clubs	Senior Class Trips
Drill Teams	Youth Activities (excluding sports)
Drum/Bugle Corps	

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Classification of Risks**

Table 1

Risk Category C

Archery Clubs	Recreation Centers
Bicycle Clubs	Roller Skating Centers
Boys Clubs (non-athletic)	Soap Box Derbies
Community Centers (non-athletic)	Social Centers
Country Club	Summer Playgrounds
Golf Clubs	Youth Social Centers
Ice Skating Clubs	

Risk Category D

Auto Clubs	Fund Raising Drives
Boat Trips	Girl Scouts
Boating Clubs	Hospital Auxiliary
Campfire Girls	Karting Clubs
Candy Stripers	Key Clubs
Charity Workers	Swimming Clubs
Church Activities	Volunteer Service Organizations
Cub Scouts	Yacht Clubs
Festivals	

Risk Category E

Big Brothers	Picnics or Organizational Outings
Conventions	Rod and Gun Clubs
Gun Clubs	Skeet, Trap or Turkey Shoots
Horseback Riding Clubs	Sportsman's Clubs
Hunting Clubs	Trips and Tours
Motor Clubs	Volunteer Construction or Repair Workers

Risk Category F

Alligator Wrestlers	Judo Schools
Athletic Associations or Clubs	Playgrounds
Bowling Clubs	Sports Tournaments and Meets
Circus Amateurs	

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Classification of Risks**

Table 1

Risk Category G

Auto Mechanics Schools
Flagpole Sitters
Harness Racing
Hiking Clubs
Manual Training Schools
Rehabilitation

Training Programs
Science Field Study
Technical Schools
Vocational Training Programs
Welding Schools

Risk Category H

Backpacking Clubs
Outward-Bound Program
Pathfinders

Ski Clubs (including water skiing)
Student Drivers

Risk Category I

Jai Alai

Scuba Diving

Risk Category J

Go-Karting
Minibike Clubs

Skateboarding Clubs
Snowmobile Clubs

Risk Category K

Aerialists
Bungee Jumping
Parachutists

Rodeo
Sky Divers

Note: For other activities that are not listed, the class that best represents the activity will be chosen. For groups in which more than one class of activity is involved, each activity is rated separately.

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Risk Category Adjustment**

Table 2

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
Blanket Accident Insurance Policy Form U-BMC-100-A
Daily Premium per \$1,000**

Table 3 - Accidental Death Benefit

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Higher Education Benefit U-BMC-110-A
Daily Premiums**

Table 4

Benefit	Unit of Principle Sum	Average Percent of Principle Sum	Percent of Accidental Death Rate*
Higher Education Benefit	\$1,000	10%	10.00%

**Pro-Rate for Other Benefit Percentages*

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Common Carrier Benefit U-BMC-111-A
Daily Premiums**

Table 5

Benefit	Unit of Principle Sum	Average Percent of Principle Sum	Percent of Accidental Death Rate*
Common Carrier Benefit	\$1,000	50%	1.10%

**Pro-Rate for Other Benefit Percentages*

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Carjacking Benefit U-BMC-113-A
Daily Premiums**

Table 6

Benefit	Unit of Principle Sum	Average Percent of Principle Sum	Percent of Accidental Death Rate*
Carjacking Benefit	\$1,000	10%	0.02%

**Pro-Rate for Other Benefit Percentages*

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Felonious Assault Benefit U-BMC-114-A
Daily Premiums**

Table 7

Benefit	Unit of Principle Sum	Percent of Principle Sum	Percent of Accidental Death Rate*
Felonious Assault Benefit	\$1,000	10%	0.30%

**Pro-Rate for Other Benefit Percentages*

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Rehabilitation Benefit U-BMC-115-A
Daily Premiums**

Table 8

Benefit	Unit of Principle Sum	Percent of Principle Sum	Percent of Accidental Death Rate
Rehabilitation Benefit	\$1,000	10%	0.30%

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
 Seat Belt/Air Bag Benefit U-BMC-116-A
 Daily Premiums**

Table 9

Benefit	Unit of Principle Sum	Average Percent of Principle Sum	Percent of Accidental Death Rate*
Seat Belt/Air Bag Benefit	\$1,000	10%	2.30%

**Pro-Rate for Other Benefit Percentages*

Accidental Death Benefit (Table 3)

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
Critical Illness Coverage U-BMC-121-A
Daily Premiums**

Table 10a

Benefit	Attained Age	Unit	Daily Premium per Unit							Total
			Cancer	Heart Attack	Kidney Failure	Loss of Limbs	Major Organ Transplant	Paralysis	Stroke	
Critical Illness	<18	1,000	0.00053	0.00029	0.00006	0.00021	0.00031	0.00009	0.00006	0.00155
	18	1,000	0.00099	0.00029	0.00013	0.00021	0.00036	0.00021	0.00006	0.00225
	19	1,000	0.00109	0.00029	0.00015	0.00021	0.00037	0.00022	0.00006	0.00239
	20	1,000	0.00119	0.00029	0.00016	0.00021	0.00039	0.00024	0.00006	0.00254
	21	1,000	0.00129	0.00034	0.00018	0.00021	0.00040	0.00024	0.00008	0.00274
	22	1,000	0.00139	0.00040	0.00020	0.00021	0.00041	0.00023	0.00010	0.00294
	23	1,000	0.00156	0.00045	0.00022	0.00021	0.00041	0.00023	0.00012	0.00320
	24	1,000	0.00174	0.00051	0.00023	0.00021	0.00040	0.00023	0.00014	0.00346
	25	1,000	0.00191	0.00056	0.00025	0.00021	0.00040	0.00022	0.00016	0.00371
	26	1,000	0.00209	0.00062	0.00028	0.00022	0.00040	0.00021	0.00018	0.00400
	27	1,000	0.00226	0.00067	0.00031	0.00022	0.00039	0.00020	0.00020	0.00425
	28	1,000	0.00251	0.00073	0.00034	0.00022	0.00039	0.00019	0.00022	0.00460
	29	1,000	0.00277	0.00078	0.00037	0.00022	0.00039	0.00018	0.00024	0.00495
	30	1,000	0.00302	0.00084	0.00040	0.00022	0.00043	0.00017	0.00026	0.00534
	31	1,000	0.00328	0.00106	0.00043	0.00022	0.00047	0.00016	0.00042	0.00604
	32	1,000	0.00353	0.00129	0.00046	0.00022	0.00052	0.00015	0.00058	0.00675
	33	1,000	0.00394	0.00151	0.00049	0.00022	0.00056	0.00014	0.00074	0.00760
	34	1,000	0.00434	0.00174	0.00051	0.00022	0.00060	0.00013	0.00089	0.00843
	35	1,000	0.00475	0.00196	0.00054	0.00022	0.00064	0.00013	0.00105	0.00929
	36	1,000	0.00515	0.00219	0.00060	0.00023	0.00069	0.00013	0.00121	0.01020
	37	1,000	0.00556	0.00241	0.00065	0.00023	0.00073	0.00014	0.00137	0.01109
	38	1,000	0.00632	0.00264	0.00071	0.00023	0.00077	0.00015	0.00153	0.01235
	39	1,000	0.00709	0.00286	0.00076	0.00023	0.00081	0.00015	0.00168	0.01358
	40	1,000	0.00785	0.00309	0.00082	0.00023	0.00084	0.00016	0.00184	0.01483
	41	1,000	0.00861	0.00372	0.00087	0.00023	0.00087	0.00018	0.00231	0.01679
	42	1,000	0.00938	0.00436	0.00093	0.00023	0.00091	0.00019	0.00278	0.01878
	43	1,000	0.01061	0.00500	0.00098	0.00023	0.00094	0.00020	0.00325	0.02121
	44	1,000	0.01183	0.00564	0.00103	0.00023	0.00097	0.00022	0.00372	0.02364
	45	1,000	0.01306	0.00628	0.00109	0.00023	0.00100	0.00023	0.00419	0.02608
	46	1,000	0.01428	0.00691	0.00122	0.00024	0.00103	0.00024	0.00465	0.02857
	47	1,000	0.01550	0.00755	0.00136	0.00024	0.00106	0.00025	0.00512	0.03108
	48	1,000	0.01753	0.00819	0.00149	0.00024	0.00109	0.00026	0.00559	0.03439
	49	1,000	0.01956	0.00883	0.00163	0.00024	0.00112	0.00027	0.00606	0.03771
	50	1,000	0.02158	0.00947	0.00176	0.00024	0.00123	0.00028	0.00653	0.04109
	51	1,000	0.02344	0.01052	0.00190	0.00024	0.00134	0.00030	0.00708	0.04482
	52	1,000	0.02529	0.01157	0.00203	0.00024	0.00144	0.00031	0.00763	0.04851
	53	1,000	0.02822	0.01262	0.00217	0.00024	0.00155	0.00033	0.00819	0.05332
	54	1,000	0.03115	0.01367	0.00230	0.00024	0.00166	0.00034	0.00874	0.05810
	55	1,000	0.03408	0.01472	0.00244	0.00024	0.00176	0.00036	0.00929	0.06289
	56	1,000	0.03699	0.01575	0.00268	0.00025	0.00187	0.00036	0.00984	0.06774
	57	1,000	0.03990	0.01678	0.00292	0.00025	0.00198	0.00037	0.01040	0.07260
	58	1,000	0.04416	0.01780	0.00316	0.00025	0.00198	0.00037	0.01095	0.07867
	59	1,000	0.04841	0.01883	0.00339	0.00025	0.00198	0.00038	0.01150	0.08474
	60	1,000	0.05265	0.01985	0.00363	0.00025	0.00198	0.00038	0.01205	0.09079
	61	1,000	0.05688	0.02117	0.00387	0.00025	0.00198	0.00039	0.01348	0.09802
	62	1,000	0.06110	0.02248	0.00411	0.00025	0.00198	0.00040	0.01491	0.10523
	63	1,000	0.06585	0.02379	0.00440	0.00025	0.00177	0.00041	0.01634	0.11281
	64	1,000	0.07058	0.02510	0.00469	0.00025	0.00157	0.00042	0.01777	0.12038
	65	1,000	0.07529	0.02640	0.00497	0.00025	0.00136	0.00043	0.01920	0.12790
	66	1,000	0.08000	0.02770	0.00526	0.00025	0.00116	0.00044	0.02062	0.13543
	67	1,000	0.08469	0.02900	0.00555	0.00025	0.00095	0.00045	0.02205	0.14294
	68	1,000	0.08957	0.03029	0.00576	0.00025	0.00075	0.00046	0.02348	0.15056
	69	1,000	0.09445	0.03158	0.00598	0.00025	0.00054	0.00046	0.02491	0.15817
	70	1,000	0.09932	0.03286	0.00619	0.00025	0.00054	0.00047	0.02634	0.16597
	71	1,000	0.10419	0.03528	0.00640	0.00025	0.00054	0.00057	0.03179	0.17902
	72	1,000	0.10905	0.03769	0.00661	0.00025	0.00054	0.00067	0.03725	0.19206
	73	1,000	0.11189	0.04010	0.00683	0.00025	0.00054	0.00076	0.04270	0.20307
	74	1,000	0.11473	0.04250	0.00704	0.00025	0.00054	0.00086	0.04816	0.21408
	75	1,000	0.11756	0.04489	0.00725	0.00025	0.00054	0.00095	0.05361	0.22505
	76	1,000	0.12056	0.04727	0.00721	0.00025	0.00054	0.00105	0.05907	0.23595
	77	1,000	0.12357	0.04965	0.00717	0.00025	0.00054	0.00114	0.06452	0.24684
	78	1,000	0.12377	0.05202	0.00713	0.00025	0.00054	0.00124	0.06998	0.25493
	79	1,000	0.12397	0.05439	0.00708	0.00025	0.00054	0.00133	0.07543	0.26299
	80	1,000	0.12418	0.05674	0.00704	0.00025	0.00054	0.00143	0.08089	0.27107
	81	1,000	0.12438	0.05674	0.00700	0.00025	0.00054	0.00143	0.08089	0.27123
	82	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	83	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	84	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	85	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	86	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	87	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	88	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139
	89	1,000	0.12459	0.05674	0.00695	0.00025	0.00054	0.00143	0.08089	0.27139

Rates may be quoted on an age-specific basis or may be quoted on an age-banded or composite basis to reflect the expected demographics of specific groups or markets.

Adjustment Factors

Table 11

Waiting Period	Factor
30 Days	1.14
60 Days	1.11
90 Days	1.08
120 Days	1.05
150 Days	1.03
180 Days	1.00

**Zurich American Insurance Company
Critical Illness Coverage U-BMC-121-A
Daily Premiums**

Table 10b

Benefit	Age Band	Unit	Daily Premium per Unit							Total
			Cancer	Heart Attack	Kidney Failure	Loss of Limbs	Major Organ Transplant	Paralysis	Stroke	
Critical Illness	<18	1,000	\$0.0005	\$0.0003	\$0.0001	\$0.0002	\$0.0003	\$0.0001	\$0.0001	\$0.0016
	18-24	1,000	\$0.0014	\$0.0004	\$0.0002	\$0.0002	\$0.0004	\$0.0002	\$0.0001	\$0.0029
	25-29	1,000	\$0.0023	\$0.0007	\$0.0003	\$0.0002	\$0.0004	\$0.0002	\$0.0002	\$0.0043
	30-34	1,000	\$0.0035	\$0.0013	\$0.0005	\$0.0002	\$0.0005	\$0.0002	\$0.0006	\$0.0068
	35-39	1,000	\$0.0056	\$0.0024	\$0.0007	\$0.0002	\$0.0007	\$0.0001	\$0.0014	\$0.0111
	40-44	1,000	\$0.0094	\$0.0044	\$0.0009	\$0.0002	\$0.0009	\$0.0002	\$0.0028	\$0.0188
	45-49	1,000	\$0.0155	\$0.0076	\$0.0014	\$0.0002	\$0.0011	\$0.0003	\$0.0051	\$0.0311
	50-54	1,000	\$0.0253	\$0.0116	\$0.0020	\$0.0002	\$0.0014	\$0.0003	\$0.0076	\$0.0485
	55-59	1,000	\$0.0399	\$0.0168	\$0.0029	\$0.0003	\$0.0020	\$0.0004	\$0.0104	\$0.0726
	60-64	1,000	\$0.0611	\$0.0225	\$0.0041	\$0.0003	\$0.0020	\$0.0004	\$0.0149	\$0.1052
	65-69	1,000	\$0.0847	\$0.0290	\$0.0056	\$0.0003	\$0.0010	\$0.0005	\$0.0221	\$0.1429
	70-74	1,000	\$0.1091	\$0.0377	\$0.0066	\$0.0003	\$0.0005	\$0.0007	\$0.0373	\$0.1921
	75-79	1,000	\$0.1236	\$0.0497	\$0.0072	\$0.0003	\$0.0005	\$0.0011	\$0.0645	\$0.2468
	80-84	1,000	\$0.1246	\$0.0567	\$0.0070	\$0.0003	\$0.0005	\$0.0014	\$0.0809	\$0.2714
	85-89	1,000	\$0.1246	\$0.0567	\$0.0070	\$0.0003	\$0.0005	\$0.0014	\$0.0809	\$0.2714

Adjustment Factors

Table 11

Waiting Period	Factor
30 Days	1.14
60 Days	1.11
90 Days	1.08
120 Days	1.05
150 Days	1.03
180 Days	1.00

Zurich American Insurance Company
Coma Benefit U-BMC-127-A
Risk Category F
Daily Premiums

Table 12a
Daily Premiums, per \$1,000 Monthly Benefit

Benefit Period (Months)	Daily Premium per \$1,000	Benefit Period (Months)	Daily Premium per \$1,000
1	0.00273	51	0.10876
2	0.00541	52	0.11054
3	0.00806	53	0.11230
4	0.01067	54	0.11406
5	0.01325	55	0.11581
6	0.01578	56	0.11755
7	0.01828	57	0.11928
8	0.02075	58	0.12100
9	0.02317	59	0.12271
10	0.02557	60	0.12442
11	0.02792	61	0.12611
12	0.03026	62	0.12780
13	0.03257	63	0.12948
14	0.03487	64	0.13115
15	0.03714	65	0.13281
16	0.03940	66	0.13446
17	0.04163	67	0.13611
18	0.04385	68	0.13774
19	0.04604	69	0.13937
20	0.04822	70	0.14099
21	0.05037	71	0.14261
22	0.05251	72	0.14421
23	0.05463	73	0.14581
24	0.05673	74	0.14739
25	0.05882	75	0.14898
26	0.06090	76	0.15055
27	0.06296	77	0.15211
28	0.06501	78	0.15367
29	0.06704	79	0.15522
30	0.06906	80	0.15677
31	0.07107	81	0.15830
32	0.07306	82	0.15983
33	0.07505	83	0.16135
34	0.07701	84	0.16287
35	0.07897	85	0.16438
36	0.08091	86	0.16587
37	0.08284	87	0.16737
38	0.08476	88	0.16885
39	0.08667	89	0.17033
40	0.08857	90	0.17180
41	0.09046	91	0.17327
42	0.09234	92	0.17472
43	0.09420	93	0.17617
44	0.09606	94	0.17762
45	0.09790	95	0.17905
46	0.09974	96	0.18048
47	0.10156	97	0.18190
48	0.10337	98	0.18332
49	0.10518	99	0.18473
50	0.10697	100	0.18613

Table 12b
Daily Premiums, per \$1,000 Lump Sum

Waiting Period (Months)	Daily Premium per \$1,000
12	0.00243
13	0.00241
14	0.00240
15	0.00238
16	0.00237
17	0.00235
18	0.00234
19	0.00232
20	0.00231
21	0.00229
22	0.00228
23	0.00226
24	0.00225
25	0.00224

For Monthly Benefit followed by a Lump Sum Benefit, add the Lump Sum and Monthly Benefits above.

Risk Category Adjustment (Table 2)

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
 Emergency Treatment Benefit U-BMC-129-A
 Risk Category F
 Daily Premiums**

Table 13

Benefit	Unit	Daily Premium per Unit
Emergency Treatment Benefit	\$1,000	\$2.67

Risk Category Adjustment (Table 2)

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
Funeral Expense Benefit U-BMC-130-A
Daily Premiums**

Table 14 - Funeral Expense Benefit

Risk Category	Daily Premium Per \$1,000
A	0.00346
B	0.00520
C	0.00866
D	0.01386
E	0.02254
F	0.03640
G	0.06068
H	0.10400
I	0.17334
J	0.28600
K	0.48532

**Zurich American Insurance Company
In-Hospital Indemnity Benefit U-BMC-132-A
Risk Category F
Daily Premiums**

Table 15

Waiting Period (Days)	Daily Premiums per \$100 daily benefit
0	0.29199
1	0.21080
2	0.12925
3	0.07602
4	0.04676
5	0.03118
6	0.02174
7	0.01527
8	0.01127
9	0.00868
10	0.00682
11	0.00550
12	0.00454
13	0.00377
14	0.00311
15	0.00264
16	0.00226
17	0.00196
18	0.00171
19	0.00151
20	0.00128
21	0.00105
22	0.00082
23	0.00075
24	0.00069
25	0.00062
26	0.00055
27	0.00049
28	0.00045
29	0.00042
30	0.00038

Risk Category Adjustment (Table 2)

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
 Personal Property Benefit U-BMC-134-A
 Risk Category F
 Daily Premiums**

Table 16

Benefit	Unit	Daily Premium per Unit
Personal Property Benefit	Per Person	\$0.40

Adjustment Factors

Table 17

Deductible	Factor
\$0	1.00
\$50	0.90
\$100	0.80
\$150	0.70
\$200	0.60
\$250	0.50

Table 18

Maximum	Factor
\$50	0.10
\$250	0.50
\$500	1.00
\$1,000	1.50
\$2,500	2.25
\$5,000	3.50

Risk Category Adjustment (Table 2)

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
Terrorism Benefit U-BMC-136-A
Daily Premiums**

Table 19

Benefit	Unit	Daily Premium Inside US	Daily Premium Outside US
Accidental Death	\$1,000	\$0.000011	\$0.00011
All Other Covered Injuries	\$1,000	\$0.000046	\$0.00046

**Zurich American Insurance Company
Travel Assistance Plan U-BMC-137-A
Risk Category F
Daily Premiums**

Table 20

Benefit	Daily Premium*
Travel Assistance Plan	\$1.69

*Based on \$5,000 maximum benefit. Prorate for other maximum benefits.

Risk Category Adjustment (Table 2)

Risk Category	Risk Factor
A	0.095
B	0.143
C	0.238
D	0.381
E	0.619
F	1.000
G	1.667
H	2.857
I	4.762
J	7.857
K	13.333

**Zurich American Insurance Company
Waiver of Premium Due to Loss of Employment Benefit U-BMC-144-A
Annual Premium Rate Load Factors***

Table 21

Days Waived	Days Unemployed Before Benefits Paid			
	90	120	150	180
30	0.0020	0.0017	0.0014	0.0012
60	0.0037	0.0032	0.0026	0.0023
90	0.0052	0.0044	0.0037	0.0033
120	0.0064	0.0055	0.0048	0.0042
150	0.0075	0.0065	0.0057	0.0050
180	0.0085	0.0074	0.0065	0.0057

* Load factors should be multiplied by the total premium of all benefits covered by the waiver of premium due to loss of employment rider and the factor for required prior employment period days.

Table 22

Prior Employment Period	
Days	Factor
90	1.020
120	1.010
150	1.004
180	1.000

**Zurich American Insurance Company
No Claim Discount U-BMC-145-A
Annual Premium Rate Load Factors***

Table 23

Premium Reduction	Number of Years Claims Free to Qualify for Bonus				
	1 Year	2 Year	3 Year	4 Year	5 Year
5%	0.0126	0.0069	0.0043	0.0027	0.0017
10%	0.0252	0.0138	0.0087	0.0055	0.0034
15%	0.0379	0.0207	0.0130	0.0082	0.0052
20%	0.0505	0.0276	0.0174	0.0110	0.0069

* Load factors should be multiplied by the total premium of all benefits covered by the No Claim Discount rider.

**Zurich American Insurance Company
Wellness Benefit U-BMC-146-A
Daily Premiums**

Table 24

Benefit	Tier	Unit	Daily Premium per Unit
Wellness Benefit	Insured Only	\$50, Max 1 Test	\$0.074
	Spouse Only	\$50, Max 1 Test	\$0.074
	Child Only	\$50, Max 1 Test	\$0.055
	Insured + Spouse	\$50, Max 2 Tests	\$0.147
	Insured + Child(ren)	\$50, Max 2 Tests	\$0.100
	Family	\$50, Max 2 Tests	\$0.187

Adjustment Factors

Table 25

Waiting Period	Factor
1 Month	1.14
2 Months	1.11
3 Months	1.08
4 Months	1.05
5 Months	1.03
6 Months	1.00

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Daily Rate Conversion Factors**

Table 26

Term of Coverage	Term Conversion Factor
1 - 9 Days	Actual Number
10 - 19 Days	15
20 - 29 Days	20
30 - 39 Days	25
40 - 49 Days	30
50 - 59 Days	35
60 - 74 Days	40
75 - 89 Days	45
90 - 365 Days	50

**Zurich American Insurance Company
Blanket Accident Insurance Policy
Premium Contribution Rating Factor**

Table 27

Premium Paid*	Rating Factor
Entirely by Blanket Group Policyholder	1.00
Entirely by Insured (Blanket Group Member)	1.25

*Note: If the policyholder and insured each contribute towards the premium, a rating factor from 1.00 to 1.25 will be used to account for anti-selection. The rating factor will be given by linear interpolation.

Zurich American Insurance Company

Actuarial Memorandum

[Higher] Education Benefit Rider Form U-BMC-110-A
Common Carrier Benefit Rider Form U-BMC-111-A
Carjacking Benefit Rider Form U-BMC-113-A
Felonious Assault Benefit Rider Form U-BMC-114-A
Rehabilitation Benefit Rider Form U-BMC-115-A
Seat Belt [Air Bag] Benefit Rider Form U-BMC-116-A
Critical Illness Benefit Rider Form U-BMC-121-A
Coma Benefit Rider Form U-BMC-127-A
Emergency Treatment Benefit Rider Form U-BMC-129-A
Funeral Expense Benefit Rider Form U-BMC-130-A
In-Hospital Indemnity Benefit Rider Form U-BMC-132-A
Personal Property Benefit Rider Form U-BMC-134-A
Terrorism Benefit Rider Form U-BMC-136-A
Travel Assistance Program Rider Form U-BMC-137-A
Waiver of Premium for Loss of Employment Rider Form U-BMC-144-A
No Claim Discount Rider Form U-BMC-145-A
Wellness Benefit Rider Form U-BMC-146-A

1. Scope & Purpose

This Actuarial Memorandum describes the benefits provided in these new blanket policy riders. This memorandum supports the rates being filed. These are new forms attached to the individual accident insurance policy form U-BMC-100-A that has been previously filed and approved in this state. This memorandum is not intended to be used for any other purpose.

2. Benefit Description

This section contains a brief description of the benefits provided by these riders. A detailed description of the benefits and limitations are identified in the rider forms.

The base blanket policy consists of an accidental death benefit with the option of an accidental dismemberment benefit. Additional optional benefits can be added to the base policy as riders.

Higher Education Benefit Pays a specified percentage of the insured's principal sum shown on the benefit schedule annually for a specified period of time if the covered dependent child continues his or her education and the insured suffers an injury resulting in a covered loss which is payable under the accidental death benefit.

Common Carrier Benefit Pays an additional benefit equal to a specified percentage of the insured's principal sum if the insured suffers an injury resulting in a covered loss under the accidental death benefit or the accidental dismemberment benefit provided that the insured receives an injury while in, on, boarding, or getting off a common carrier.

Carjacking Benefit Pays a specified percentage of the insured's principal sum if the insured suffers an injury resulting in a covered loss, which is payable under the accidental death or accidental dismemberment benefit, as a direct result of an accident occurring during a carjacking of a private passenger automobile that the insured was operating, getting in or out of, or riding as a passenger.

Felonious Assault Benefit Pays a specified percentage of the insured's principal sum if the insured suffers an injury resulting in a covered loss, which is payable under the accidental death or accidental dismemberment benefit, as a result of a violent or criminal act.

Rehabilitation Benefit Pays actual expenses for rehabilitation training up to a specified limit if the insured suffers an injury resulting in a covered loss which is payable under the accidental dismemberment benefit.

Seat Belt/Air Bag Benefit Pays a specified percentage of the insured's principal sum if the insured suffers an injury resulting in death and is the result of an automobile accident provided the insured was wearing a seatbelt. An additional benefit is paid equal to a specified percentage of the insured's principal sum if the automobile was equipped with an airbag.

Critical Illness Coverage: Pays the coverage amount shown in the schedule if the covered person is diagnosed by a physician as having a covered condition. Covered conditions may include cancer, heart attack, kidney failure, loss of limbs, major organ transplant, paralysis, and/or stroke.

Coma Benefit: Pays a specified percentage of the coma benefit amount for a specified number of months shown on the benefit schedule if an insured person's injury results in a coma after the waiting period has been satisfied.

Emergency Treatment Benefit: Pays the amount shown in the schedule if an insured person's injury results in a covered loss and the insured is required to receive medically necessary emergency treatment in the emergency room of a hospital.

Funeral Expense Benefit: Pays an additional funeral expense benefit shown in the benefit schedule if an insured person's injury results in death.

In-Hospital Indemnity Benefit: Pays the amount shown in the schedule for a specified number of months in the insured suffers an injury that results in a hospital confinement for more than a specified number of days.

Personal Property Benefit: Pays a benefit up to the amount shown in the schedule, also subject to a deductible, if the insured sustains a total loss or destruction of personal property while suffering a covered injury in the same covered accident.

Terrorism Benefit: Pays an additional benefit shown in the schedule of benefits if the insured suffers a covered injury or accidental death that was directly caused by an act of terror.

Travel Assistance Plan: This benefit will cover the cost for transportation of the insured that is in need of medical evacuation, medical repatriation, non-medical repatriation, return of remains, visit to hospital, return of child, or return of companion if the covered person is injured or ill on a covered trip.

Waiver of Premium Due to Loss of Employment Benefit: If the insured becomes unemployed while covered under this policy, the premium will be waived for a specified number of days.

No Claim Discount: The insured will receive a specified percentage reduction in premiums if the policy has remained in force for a specified number of years and no claim has been filed or paid.

Wellness Benefit: Pays the amount shown in the schedule if the insured undergoes a routine examination or other preventative tests after this policy has been in force for a specified number of months.

3. Renewability

These riders are optionally renewable subject to the termination provisions specified in the policy.

4. Applicability

This filing is for new riders. There are no riders currently in force on these form numbers.

5. Morbidity

The morbidity assumptions were developed using the sources shown below:

- National Safety Council - Injury Facts
- CDC NCHS - National Health Survey
- U.S. Statistical Abstract
- Bureau of Labor Statistics, USDL-10-0256
- Heart Disease and Stroke Statistics – 2007 Update
- Framingham Heart Study – 30 year follow-up
- SEER Cancer Statistics Review
- Milliman Research Report: US Organ and Tissue Transplant Cost Estimates

- 2006 USRDS Annual Data Report: An Incidence of Reported ESRD
- Health, United States, 2008 (US Department of Health and Human Services)
- Vital and Health Statistics: Prevalence of Selected Chronic Conditions: United States, 1990-92
- National Health Survey, Series 10 No. 134
- Traumatic Brain Injury in the United States: Emergency Department Visits, Hospitalizations, and Deaths
- Milliman's Health Cost Guidelines
- National Health Survey, Series 10 No. 134
- Federal Bureau of Investigation Report: Terrorism 2002-2005
- Other Sources

6. Mortality

The National Safety Council, 2009 Injury Facts was used in developing the accidental death mortality rates.

7. Persistency

Termination rates were not considered due to the short-term nature of this product.

8. Expenses

Expenses, commissions, premium tax, and profit and contingency will be no more than 50% of the premium.

9. Marketing Method

These products will be marketed by direct agents, brokers, or through direct response methods to statutorily eligible school/educational institution groups consisting of two or more individuals.

10. Underwriting

This plan of insurance is provided to the eligible members of the policyholder's group and is not individually underwritten. Simplified underwriting will be used for those purchasing critical illness coverage.

11. Premium Classes

Premium rates for each benefit are expressed on a per person per day rate basis adjusted to reflect the risk associated with the person's participation in the group's covered activity. Additional rate adjustments are made for group and participant characteristics that deviate from the standard assumptions. All rates in the attached rate exhibit are on a composite rate

basis (uni-sex and composite age) with the exception of the critical illness benefit. The critical illness benefit rates are shown on a uni-sex basis for all adult attained ages. The critical illness rates may be quoted on an age-specific basis or may be quoted on an age-banded or composite basis to reflect the expected demographics of specific groups or markets.

12. Issue Age Range

Coverage is available to individuals that meet the eligibility, classification of insureds, and covered activity provisions of the policy.

13. Area Factors

Premium rates do not vary by geographic area.

14. Claim Liability and Reserves

Reserves for claims incurred but not yet paid will be established according to generally accepted actuarial principles, including but not limited to analysis of claim lag triangles, inventory methods, and percentage of premium methods. There are currently no claim reserves held since these are new forms.

15. Active Life Reserves

No active life reserves will be held for this coverage.

16. Trend Assumptions

No trend has been assumed in this filing.

17. Minimum Loss Ratio

The minimum acceptable loss ratio is 50%.

18. Anticipated Loss Ratio

The anticipated loss ratio is 50%. To the extent expense provisions and profit targets differ, we will adjust the gross premium rates accordingly. Under no circumstances will the anticipated loss ratio be below 50%.

19. Contingency and Risk Margins

These forms are expected to produce an overall contingency and risk margin of 5%.

20. Experience - Past and Future

As these are new products, no historical experience is available.

21. Lifetime Loss Ratio

Because these are new forms with no prior experience, the lifetime loss ratio is expected to be 50%.

22. History of Rate Adjustments

As these are new forms, there have been no rate adjustments.

23. Number of Policyholders

As these are new forms, there are no current policyholders.

24. Proposed Effective Date

The rates are to become effective upon approval by your Department of Insurance. No policies will be sold until the forms and rates have been submitted and/or approved as required by your regulations.

25. Statement of Reliance

In preparing this actuarial memorandum, I relied on data provided to me by Zurich American Insurance Company. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.

26. Actuarial Certification

I, Michael E. Weiland, am a Member of the American Academy of Actuaries and meet its qualification standards for preparing rate filings. This actuarial memorandum has been prepared to describe the rates intended to be used for this product. This memorandum has been prepared in conformity with applicable Actuarial Standards of Practice (ASOP), including ASOP No. 8. This actuarial memorandum has been prepared for the sole purpose of demonstrating that the proposed rate schedule is reasonable and the memorandum may not be appropriate for other purposes.

In my opinion, the rates included in the actuarial memorandum are developed using reasonable assumptions and in accordance with generally accepted actuarial principles and are neither excessive nor unfair. These rates are appropriate for the class of risks for which they are intended. This filing is in compliance with state law and regulation.

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

A handwritten signature in black ink, reading "Michael E. Weiland". The signature is fluid and cursive, with a horizontal line extending from the end of the name.

Michael E. Weiland, FSA, MAAA
Fellow, Society of Actuaries
Member, American Academy of Actuaries
August, 2011