

State: District of Columbia **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010
Product Name: 2013 Annual Transamerica Life Insurance Company Standard Group (GI) Pre & Post MIPPA Medicare Supplement Rate Filing
Project Name/Number: Meicare Supplement Rates/07g GI Pre/Post

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 08/01/2012
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Transamerica Life Insurance Company	0.000%	0.000%	\$0	11	\$18,919	0.000%	0.000%

SERFF Tracking #:

AEGC-128995060

State Tracking #:

Company Tracking #:

2024 & 2095

State:

District of Columbia

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name:

2013 Annual Transamerica Life Insurance Company Standard Group (GI) Pre & Post MIPPA Medicare Supplement Rate Filing

Project Name/Number:

Meicare Supplement Rates/07g GI Pre/Post

Rate/Rule Schedule

State: District of Columbia

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name: 2013 Annual Transamerica Life Insurance Company Standard Group (GI) Pre & Post MIPPA Medicare Supplement Rate Filing

Project Name/Number: Meicare Supplement Rates/07g GI Pre/Post

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		EXHIBIT A	MS5000GPT-F	Revised	Previous State Filing Number: Percent Rate Change Request:	exhibita_p.pdf,
2		EXHIBIT A	MS9000GPT-A	Revised	Previous State Filing Number: Percent Rate Change Request:	
3		EXHIBIT A	MS9000GPT-B	Revised	Previous State Filing Number: Percent Rate Change Request:	
4		EXHIBIT A	MS9000GPT-C	Revised	Previous State Filing Number: Percent Rate Change Request:	
5		EXHIBIT A	MS9000GPT-D	Revised	Previous State Filing Number: Percent Rate Change Request:	
6		EXHIBIT A	MS9000GPT-F	Revised	Previous State Filing Number: Percent Rate Change Request:	
7		EXHIBIT A	MS9000GPT-G	Revised	Previous State Filing Number: Percent Rate Change Request:	
8		EXHIBIT A	MS9000GPT-K	Revised	Previous State Filing Number: Percent Rate Change Request:	

SERFF Tracking #:

AEGC-128995060

State Tracking #:

Company Tracking #:

2024 & 2095

State:

District of Columbia

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name:

2013 Annual Transamerica Life Insurance Company Standard Group (GI) Pre & Post MIPPA Medicare Supplement Rate Filing

Project Name/Number:

Meicare Supplement Rates/07g GI Pre/Post

9		EXHIBIT A	MS9000GPT-L	Revised	Previous State Filing Number:	
					Percent Rate Change Request:	
10		EXHIBIT A	MS9000GPT-M	Revised	Previous State Filing Number:	
					Percent Rate Change Request:	
11		EXHIBIT A	MS9000GPT-N	Revised	Previous State Filing Number:	
					Percent Rate Change Request:	

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS5000GPT

Mass Marketed Standard Group Medicare Supplement
Premium Rates AMA Business Issued Prior To 06/01/2010
District of Columbia

Current Monthly Premium Rates

Issue Age	Plan F
65	152
66	162
67	170
68	175
69	180
70	190
71	199
72	207
73	217
74	228
75	238
76	253
77	261
78	276
79	290
80	311
81	324
82	342
83	359
84 - 89	376
90 & Up	376

Proposed Rate Change

	Plan F
All Ages	0.0%

Proposed Monthly Premium Rates

Issue Age	Plan F
65	152
66	162
67	170
68	175
69	180
70	190
71	199
72	207
73	217
74	228
75	238
76	253
77	261
78	276
79	290
80	311
81	324
82	342
83	359
84 - 89	376
90 & Up	376

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS9000GPT

Mass Marketed Standard Group Medicare Supplement
Premium Rates AMA Business
District of Columbia

Current Monthly Premium Rates

Issue Age	PlanA-2010	PlanB-2010	PlanC-2010	PlanD-2010	PlanF-2010	PlanG-2010	PlanK-2010	PlanL-2010	PlanM-2010	PlanN-2010
65	80	107	127	117	128	115	59	87	107	101
66	86	114	135	124	136	123	62	93	114	107
67	91	120	144	134	143	130	66	97	120	113
68	95	124	149	137	147	134	68	100	123	116
69	97	127	154	141	152	138	69	103	127	119
70	103	135	161	150	160	149	73	109	134	126
71	108	142	168	157	168	155	77	114	140	132
72	112	147	175	164	174	161	80	119	146	137
73	118	155	184	171	183	170	84	124	153	144
74	124	162	193	180	192	178	88	131	161	151
75	133	170	202	184	200	183	92	136	168	158
76	141	180	215	195	213	195	98	145	178	168
77	146	187	223	202	220	201	101	149	184	173
78	155	197	235	213	233	212	106	158	195	183
79	163	208	248	225	244	224	112	166	204	192
80	172	220	262	240	262	238	120	178	219	206
81	180	229	273	251	273	249	125	186	228	215
82	189	242	287	264	288	262	132	196	241	227
83	199	254	302	278	302	274	138	206	253	238
84 - 89	209	265	316	291	317	288	145	215	265	249
90 & Up	209	265	316	291	317	288	145	215	265	249

Proposed Rate Change

	PlanA-2010	PlanB-2010	PlanC-2010	PlanD-2010	PlanF-2010	PlanG-2010	PlanK-2010	PlanL-2010	PlanM-2010	PlanN-2010
All Ages	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Proposed Monthly Premium Rates

Issue Age	PlanA-2010	PlanB-2010	PlanC-2010	PlanD-2010	PlanF-2010	PlanG-2010	PlanK-2010	PlanL-2010	PlanM-2010	PlanN-2010
65	80	107	127	117	128	115	59	87	107	101
66	86	114	135	124	136	123	62	93	114	107
67	91	120	144	134	143	130	66	97	120	113
68	95	124	149	137	147	134	68	100	123	116
69	97	127	154	141	152	138	69	103	127	119
70	103	135	161	150	160	149	73	109	134	126
71	108	142	168	157	168	155	77	114	140	132
72	112	147	175	164	174	161	80	119	146	137
73	118	155	184	171	183	170	84	124	153	144
74	124	162	193	180	192	178	88	131	161	151
75	133	170	202	184	200	183	92	136	168	158
76	141	180	215	195	213	195	98	145	178	168
77	146	187	223	202	220	201	101	149	184	173
78	155	197	235	213	233	212	106	158	195	183
79	163	208	248	225	244	224	112	166	204	192
80	172	220	262	240	262	238	120	178	219	206
81	180	229	273	251	273	249	125	186	228	215
82	189	242	287	264	288	262	132	196	241	227
83	199	254	302	278	302	274	138	206	253	238
84 - 89	209	265	316	291	317	288	145	215	265	249
90 & Up	209	265	316	291	317	288	145	215	265	249

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.760	5.940	3.000	1.000	0.980

State: District of Columbia **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010
Product Name: 2013 Annual Transamerica Life Insurance Company Standard Group (GI) Pre & Post MIPPA Medicare Supplement Rate Filing
Project Name/Number: Meicare Supplement Rates/07g GI Pre/Post

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	cover.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	actmemo_w supporting docs.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Information can be found in the Actuarial Memorandum with supporting doc.
Attachment(s):	
Item Status:	
Status Date:	

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

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
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State: District of Columbia **Filing Company:** Transamerica Life Insurance Company
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Project Name/Number: Meicare Supplement Rates/07g GI Pre/Post

Bypass Reason:	N/A to this filing
Attachment(s):	
Item Status:	
Status Date:	

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

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

Satisfied - Item:	Life Accident & Health Transmittal
Comments:	
Attachment(s):	uniform_transmittal.pdf
Item Status:	
Status Date:	

Transamerica Life Insurance Company
Actuarial Administrative Office

100 Light Street
Baltimore, MD 21202-2559
Telephone: 800-233-4624
Fax: 410-209-5910
Email: msapprovals@aegonusa.com

April 22, 2013

Ms. Monica Myers
Health Rate Filings
Department of Insurance and Securities Regulation
810 1st Street, N.E., Suite 701
Washington, District of Columbia 20002

Attention: Life and Health Division

RE: Transamerica Life Insurance Company: Medicare Supplement Rate Filing for Standard Group Medicare Supplement
NAIC#: 468-86231 FEIN#: 39-0989781
UNIFORM MATRIX TOI DESCRIPTION: MS05G Group Medicare Supplement - Standard Plans
UNIFORM MATRIX SUB TOI: MS05G

FILING NUMBER #: 2024 & 2095

POLICY FORM NUMBER(s):

MS5000GPT-F	MS9000GPT-A	MS9000GPT-B
MS9000GPT-C	MS9000GPT-D	MS9000GPT-F
MS9000GPT-G	MS9000GPT-K	MS9000GPT-L
MS9000GPT-M	MS9000GPT-N	

Dear Ms. Myers:

Enclosed is our rate submission for the guaranteed issue MIPPA plans (MS9000 Series) and the pre-MIPPA plans from which the rates were derived (MS5000 Series). Both of these form series are sold exclusively to the American Medical Association. Other business in Transamerica which was assumed from Life Investors (MS4100 Series) and Academy Life (833-0115-7/92) is being filed separately.

This rate revision would be effective the first day of the month following 90 days from the effective date of the approval. Since the pre-MIPPA plans are a closed block of business, we have excluded all pre-MIPPA plans that did not have any lives inforce for the last two years.

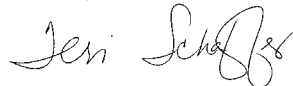
To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Enclosed to complete this submission are:

- Actuarial Memorandum with Exhibit A
- Actual to Expected Analysis
- Projection Exhibit

Should you have any questions or concerns, please feel free to call me at 800-233-4624 extension 5236 or our Actuary, Stephen Baloga at extension 5226. For your convenience you can email us at msapprovals@aegonusa.com. If you prefer, our fax number is 410-209-5910.

Sincerely,



Teri Schaffer,
Actuarial Administrative Supervisor

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Purpose and Scope of Filing

This is our annual rate filing for the guaranteed issue MIPPA plans (MS9000 Series) and the pre-MIPPA plans from which the rates were derived (MS5000 Series). Both of these form series are sold exclusively to the American Medical Association. Other business in Transamerica which was assumed from Life Investors (MS4100 Series) and Academy Life (833-0115-7/92) is being filed separately. These plans are a closed block of business. They were sold to members of various associations in addition to the American Medical Association.

State Rate Revision

All Plans
0%

General Description

- Policy Form Number(s):
MS5000GPT-F
- Benefits: These policies offer coverage of Medicare approved benefits under the NAIC Medicare Supplement Insurance Standard Model Act.
- Renewal Provision: Guaranteed Renewable
- Marketing Method: Mass Marketed
- Underwriting Method: This is a closed block of business.
- Pre-Ex Condition: No new business is being issued.
- Issue Age Limits: These policy forms were issued to applicants age 65 and over who were eligible for Medicare.
- Premium Basis: All premiums are based on an issue age basis.
- Domiciliary Status: The rates for this policy form in our domiciliary state of Iowa are pending.

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Other

These policy forms represent a closed block of business.

Modal Factors:

Mode	Factor
Annual	11.000
Semi-Annual	5.760
Quarterly	3.000
Monthly	1.000
Auto-Monthly	0.920

Rate Methodology / Assumptions

To determine the rates proposed for this year's filing, we assumed a trend rate of 6.2% for all plans. Later this year, we will start administering Part A claims electronically. To account for an expected increase in claims as a result of this change, we incorporated an additional 1.5% into our trend assumption.

We then examined our experience using 2012 premiums collected and claims paid through February 28, 2013, as of December 31, 2012. As the data is not yet credible on a state or plan basis, we pooled all experience together at a national level, combining all plans. As a result of this analysis, we will not be asking for any rate changes on either block in 2013.

Other Assumptions

Compensation: A maximum of 7% level as a percent of original premium.

Lapse Rates: Year 1 - 15%, Renewal Years - 10%

Mortality/Morbidity: Claim data was developed from actual company experience. This data was supplemented by trend information from Milliman USA.

Interest: Assumed rate of 5.0%

Expense: Maintenance - 9.5%

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Rates and Rating Factors

Please refer to Exhibit A for both the current and proposed rate schedules. This rate revision would be effective the first day of the month following 90 days from the effective date of the approval.

Rate History

The rate increases implemented in your state since inception, are as follows:

For Use In	Plan F
2008	0.00%
2009	0.00%
2012	0.00%

Estimated Average Annual Premium Rate/In Force Policy Counts

The estimated new business average premium and the total number of lives covered, for your state, as well as the nationwide number of lives covered, as of January 31, 2013 is as follows:

Form Number	Plan Name	Average Annual Premium	State Number of Lives	Nationwide Number of Lives
MS5000GPT-F	Plan F	2,632	2	571
Total Lives			2	571

Historical Earned Premium and Incurred Claims

Historical earned premiums and incurred claims, along with expected earned premiums and incurred claims are presented in the enclosed Projection Exhibit. Durational experience is presented in the enclosed Actual to Expected Analysis. The Historical experience illustrated is from the MIPPA plans (MS9000 Series) and the pre-MIPPA plans from which the rates were derived (MS5000 Series).

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Loss Ratio Projection

We expect the ratio of the present value of all future benefits to the present value of all future premiums to be 75.0% this year and all future years.

Since there are a total of 2 insureds in your state, claim experience is not credible. As a result, our experience adjustments are based on nationwide experience.

We have adjusted our Nationwide data on the Projection Exhibit to reflect the increases that have not yet been implemented. This is what is meant by the term Current Rate Level (CRL). A separate section on the projection has been added to show this adjustment.

Actuarial Certification

I certify to the best of my knowledge and judgment, the following are true with respect to this Medicare Supplement rate filing:

- the assumptions present my best judgment as to the expected value for each assumption and are consistent with Transamerica's business plan at the time of the filing;
- the anticipated lifetime loss ratio, future loss ratios, and third year loss ratios all equal or exceed the applicable ratio;
- the filed rates maintain the proper relationship between policies which had different rating methodologies;
- the filing was prepared based on current standards of practice as promulgated by the Actuarial Standards Board;
- the filing is in compliance with the applicable laws and regulations in the state; and
- the rates are reasonable in relationship to the benefits.



Stephen Baloga, A.S.A., M.A.A.A.
Assistant Vice President and Actuary
100 Light Street
Baltimore, MD 21202-2559
800-233-4624

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS5000GPT

Plan F - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2009	1,263	78	6.1%
2010	4,575	2,900	63.4%
2011	4,705	1,877	39.9%
2012	4,705	1,022	21.7%
Total Plan	15,249	5,877	38.5%

Plan F - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2009	262,046	140,521	53.6%
2010	1,096,087	627,656	57.3%
2011	1,164,023	677,527	58.2%
2012	1,157,015	653,179	56.5%
Total Plan	3,679,171	2,098,884	57.0%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS5000GPT

Total All Plans - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2009	1,263	78	6.1%
2010	4,575	2,900	63.4%
2011	4,705	1,877	39.9%
2012	4,705	1,022	21.7%
Total	15,249	5,877	38.5%

Total All Plans - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2009	262,046	140,521	53.6%
2010	1,096,087	627,656	57.3%
2011	1,164,023	677,527	58.2%
2012	1,157,015	653,179	56.5%
Total	3,679,171	2,098,884	57.0%

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Purpose and Scope of Filing

This is our annual rate filing for the guaranteed issue MIPPA plans (MS9000 Series) and the pre-MIPPA plans from which the rates were derived (MS5000 Series). Both of these form series are sold exclusively to the American Medical Association. Other business in Transamerica which was assumed from Life Investors (MS4100 Series) and Academy Life (833-0115-7/92) is being filed separately. These plans are a closed block of business. They were sold to members of various associations in addition to the American Medical Association.

State Rate Revision

All Plans
0%

General Description

- Policy Form Number(s):
MS9000GPT-A MS9000GPT-B MS9000GPT-C
MS9000GPT-D MS9000GPT-F MS9000GPT-G
MS9000GPT-K MS9000GPT-L MS9000GPT-M
MS9000GPT-N
- Benefits: Transamerica's Policies offer coverage of Medicare approved benefits under The Medicare Improvement for Patient and Providers Act of 2008 (MIPPA).
- Renewal Provision: Guaranteed Renewable
- Marketing Method: Mass Marketed
- Underwriting Criteria: Guaranteed Issue
- Pre-Ex Condition: Six month pre-existing condition exclusion
- Issue Age Limits: Applicants age 65 and over who are eligible for Medicare.
- Premium Basis: All premiums are based on an issue age basis.
- Domiciliary Status: The rates for this policy form in our domiciliary state of Iowa are pending.

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Other

These policy forms represent an open block of business, with business effective 6/1/2010 and later.

Spouse Discount: Upon both husband wife obtaining coverage, a spouse discount of 5% will apply to both individuals. Once applied, this will continue throughout the lifetime of each insured.

Modal Factors:

Mode	Factor
Annual	11.760
Semi-Annual	5.940
Quarterly	3.000
Monthly	1.000
Auto-Monthly	0.980

Rate Methodology / Assumptions

To determine the rates proposed for this year's filing, we assumed a trend rate of 6.2% for all plans. Later this year, we will start administering Part A claims electronically. To account for an expected increase in claims as a result of this change, we incorporated an additional 1.5% into our trend assumption.

We then examined our experience using 2012 premiums collected and claims paid through February 28, 2013, as of December 31, 2012. As the data is not yet credible on a state or plan basis, we pooled all experience together at a national level, combining all plans. As a result of this analysis, we will not be asking for any rate changes on either block in 2013.

Other Assumptions

Compensation: A) 7% of original premium in all years B) 9% of current premium first year, 4.5% in all renewal years.

Lapse Rates: Year 1 - 15%, Renewal Years - 10%

Mortality/Morbidity: Claim data was developed using a variety of sources: a) company experience on our current standard group forms, b) Medicare Payment Data provided by CMS and c) trend information provided from Milliman USA.

Interest: Assumed rate of 5.0%

Expense: Maintenance - 9.5% Acquisition - 2.0% Marketing - 2.0%

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Rates and Rating Factors

Please refer to Exhibit A for both the current and proposed rate schedules. This rate revision would be effective the first day of the month following 90 days from the effective date of the approval. As required in your state, rate increases will not be implemented any sooner than 12 months from the previous effective date.

Rate History

The rate increases implemented in your state since inception, are as follows:

For Use In	PlanA-2010	PlanB-2010	PlanC-2010	PlanD-2010	PlanF-2010	PlanG-2010	PlanK-2010	PlanL-2010	PlanM-2010	PlanN-2010
2010	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2012	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Estimated Average Annual Premium Rate/In Force Policy Counts

The estimated new business average premium and the total number of lives covered, for your state, as well as the nationwide number of lives covered, as of January 31, 2013 is as follows:

Form Number	Plan Name	Average Annual Premium	State Number of Lives	Nationwide Number of Lives
MS9000GPT-A	PlanA-2010	1,167	0	39
MS9000GPT-B	PlanB-2010	1,527	0	8
MS9000GPT-C	PlanC-2010	1,846	0	149
MS9000GPT-D	PlanD-2010	1,697	0	8
MS9000GPT-F	PlanF-2010	1,820	9	1,913
MS9000GPT-G	PlanG-2010	1,655	0	13
MS9000GPT-K	PlanK-2010	833	0	8
MS9000GPT-L	PlanL-2010	1,237	0	0
MS9000GPT-M	PlanM-2010	1,523	0	0
MS9000GPT-N	PlanN-2010	1,432	0	23
Total Lives			9	2,161

Historical Earned Premium and Incurred Claims

Historical earned premiums and incurred claims, along with expected earned premiums and incurred claims are presented in the enclosed Projection Exhibit. Durational experience is presented in the enclosed Actual to Expected Analysis. The Historical experience illustrated is from the MIPPA plans (MS9000 Series) and the pre-MIPPA plans from which the rates were derived (MS5000 Series).

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Loss Ratio Projection

We expect the ratio of the present value of all future benefits to the present value of all future premiums to be 75.0% this year and all future years.

Since there are a total of 9 insureds in your state, claim experience is not credible. As a result, our experience adjustments are based on nationwide experience.

We have adjusted our Nationwide data on the Projection Exhibit to reflect the increases that have not yet been implemented. This is what is meant by the term Current Rate Level (CRL). A separate section on the projection has been added to show this adjustment.

Actuarial Certification

I certify to the best of my knowledge and judgment, the following are true with respect to this Medicare Supplement rate filing:

- the assumptions present my best judgment as to the expected value for each assumption and are consistent with Transamerica's business plan at the time of the filing;
- the anticipated lifetime loss ratio, future loss ratios, and third year loss ratios all equal or exceed the applicable ratio;
- the filed rates maintain the proper relationship between policies which had different rating methodologies;
- the filing was prepared based on current standards of practice as promulgated by the Actuarial Standards Board;
- the filing is in compliance with the applicable laws and regulations in the state; and
- the rates are reasonable in relationship to the benefits.



Stephen Baloga, A.S.A., M.A.A.A.
Assistant Vice President and Actuary
100 Light Street
Baltimore, MD 21202-2559
800-233-4624

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS9000GPT

PlanA-2010 - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	0	0	0.00%
2012	0	0	0.00%
Total Plan	0	0	0.0%

PlanA-2010 - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	5,926	1,034	17.4%
2011	33,911	14,610	43.1%
2012	58,055	20,092	34.6%
Total Plan	97,893	35,735	36.5%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS9000GPT

PlanB-2010 - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	0	0	0.00%
2012	0	0	0.00%
Total Plan	0	0	0.0%

PlanB-2010 - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	1,263	87	6.9%
2011	3,801	889	23.4%
2012	12,969	4,375	33.7%
Total Plan	18,032	5,351	29.7%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS9000GPT

PlanC-2010 - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	0	0	0.00%
2012	0	0	0.00%
Total Plan	0	0	0.0%

PlanC-2010 - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	16,925	11,554	68.3%
2011	139,502	61,114	43.8%
2012	293,441	166,158	56.6%
Total Plan	449,869	238,826	53.1%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS9000GPT

PlanD-2010 - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	0	0	0.00%
2012	0	0	0.00%
Total Plan	0	0	0.0%

PlanD-2010 - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	3,182	512	16.1%
2012	16,501	6,101	37.0%
Total Plan	19,684	6,613	33.6%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS9000GPT

PlanF-2010 - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	9,769	3,296	33.7%
2012	14,214	7,045	49.6%
Total Plan	23,983	10,341	43.1%

PlanF-2010 - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	124,769	76,370	61.2%
2011	1,560,049	876,415	56.2%
2012	3,405,780	2,024,803	59.5%
Total Plan	5,090,599	2,977,588	58.5%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS9000GPT

PlanG-2010 - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	0	0	0.00%
2012	0	0	0.00%
Total Plan	0	0	0.0%

PlanG-2010 - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	2,921	313	10.7%
2011	18,442	6,146	33.3%
2012	27,897	21,944	78.7%
Total Plan	49,259	28,403	57.7%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS9000GPT

PlanK-2010 - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	0	0	0.00%
2012	0	0	0.00%
Total Plan	0	0	0.0%

PlanK-2010 - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	1,901	7	0.4%
2012	6,248	753	12.1%
Total Plan	8,149	760	9.3%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS9000GPT

PlanL-2010 - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	0	0	0.00%
2012	0	0	0.00%
Total Plan	0	0	0.0%

PlanL-2010 - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	0	0	0.00%
2012	0	0	0.00%
Total Plan	0	0	0.0%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS9000GPT

PlanM-2010 - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	0	0	0.00%
2012	0	0	0.00%
Total Plan	0	0	0.0%

PlanM-2010 - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	0	0	0.00%
2012	0	0	0.00%
Total Plan	0	0	0.0%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS9000GPT

PlanN-2010 - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.00%
2011	0	0	0.00%
2012	0	0	0.00%
Total Plan	0	0	0.0%

PlanN-2010 - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	1,628	0	0.00%
2011	12,286	5,747	46.8%
2012	31,789	6,062	19.1%
Total Plan	45,703	11,809	25.8%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS9000GPT

Total All Plans - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	0	0	0.0%
2011	9,769	3,296	33.7%
2012	14,214	7,045	49.6%
Total	23,983	10,341	43.1%

Total All Plans - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2010	153,432	89,357	58.2%
2011	1,773,075	965,441	54.5%
2012	3,852,680	2,250,288	58.4%
Total	5,779,187	3,305,086	57.2%


Nationwide
Transamerica Life Insurance Company
Standardized Group Medicare Supplement
Actual to Expected Analysis

All Plans

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2009	2009	413,879	219,922	53.1%	64.0%	83.0%
	Total	413,879	219,922	53.1%	64.0%	83.0%
2010	2009	951,091	545,305	57.3%	69.5%	82.5%
	2010	898,516	467,711	52.1%	63.9%	81.4%
	Total	1,849,607	1,013,016	54.8%	66.8%	82.0%
2011	2009	958,769	540,879	56.4%	75.0%	75.2%
	2010	1,343,565	680,498	50.6%	69.0%	73.4%
	2011	1,238,836	707,047	57.1%	63.6%	89.7%
	Total	3,541,170	1,928,423	54.5%	68.8%	79.2%
2012	2009	953,293	492,994	51.7%	76.0%	68.0%
	2010	1,298,515	678,360	52.2%	74.3%	70.3%
	2011	2,024,292	1,206,125	59.6%	68.5%	87.0%
	2012	1,330,225	779,689	58.6%	63.7%	92.0%
	Total	5,606,325	3,157,168	56.3%	70.0%	80.5%
Plan Total		11,410,982	6,318,530	55.4%	68.9%	80.4%

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	District of Columbia					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Transamerica Life Insurance Company 100 Light Street Baltimore, MD 21202-2559	Iowa	Accident & Health	468	86231	39-0989781	
4.	Contact Name & Address	Telephone #	Fax #	E-mail Address			
	Teri Schaffer Actuarial Administrative Supervisor 100 Light Street Baltimore, MD 21202-2559	800-233-4624 ext. 5236	410-209-5910	msapprovals@aegonusa.com			
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number	2024 & 2091					
7.	<input checked="" type="checkbox"/> New Submission	<input type="checkbox"/> Resubmission	Previous file # _____				
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small [X] Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					
9.	Type of Insurance	MS05G Group Medicare Supplement - Standard Plans					
10.	Product Coding Matrix Filing Code	<u>MS05G</u>					
11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____					
12.	Filing Submission Date	April 22, 2013					

13.	Filing Fee (If required)	Amount	\$ 0.00	Check Date	
		Retaliatory	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number	
14.	Date of Domiciliary Approval	The rates for this policy form in our domiciliary state of Iowa are pending.			
15.	Filing Description:				
	<p align="center">2013 Annual Rate Filing for Standard Mass Marketed Medicare Supplement Policies: Transamerica Life Insurance Company</p> <p><u>POLICY FORM #(s):</u></p> <p>MS5000GPT-F MS9000GPT-A MS9000GPT-B MS9000GPT-C MS9000GPT-D MS9000GPT-F MS9000GPT-G MS9000GPT-K MS9000GPT-L MS9000GPT-M MS9000GPT-N</p>				
16.	Certification (If required)				
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>District of Columbia</u>.</p>					
Print Name:		Stephen Baloga, A.S.A., M.A.A.A.		Title: Assistant Vice President and Actuary	
Signature:				Date: April 22, 2013	

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		2024 & 2091		
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		0.0%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum Memorandum, rates, state and nationwide historical experience, actual to expected analysis, loss ratio projections	MS5000GPT--F MS9000GPT-A. et al	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>0.0%</u> <input type="checkbox"/> Other _____	
02	Life, Accident & Health Transmittal Document Pages 1 thru 3	MS5000GPT--F MS9000GPT-A. et al	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>0.0%</u> <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% ____% <input type="checkbox"/> Other _____	

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