

SERFF Tracking #:

GARD-128438323

State Tracking #:

Company Tracking #:

State:

District of Columbia

Filing Company:

The Guardian Life Insurance Company of America

TOI/Sub-TOI:

H03G Group Health - Accidental Death & Dismemberment/H03G.000 Health - Accidental Death & Dismemberment

Product Name:

8933DC - Group Accidental Death and Dismemberment Certificate Rewrite (Rates)

Project Name/Number:

/8933DC

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:	Attached please find the applicable actuarial materials.		
Attachment(s):			
ACTCERT - DC Forms MAY-12.pdf			
Actuarial Memorandum - DC, AD&D.pdf			



**ACTUARIAL CERTIFICATION**

In my opinion, as of May 30, 2012, the premium rates and rating methodology to which this certification applies are neither excessive, inadequate, nor unfairly discriminatory, and they meet the requirements of the insurance laws and regulations of the District of Columbia.

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Richard Lynch, ASA, MAAA  
Guardian Life Insurance Company

5/30/2012  
Date

**ACTUARIAL MEMORANDUM**

1. **Description of Benefits** - This policy form provides benefits for Accidental Death and Catastrophic Loss, issued on a group basis. An eligible covered insured is paid a specified benefit upon providing adequate proof of loss and satisfying all other requirements of the group policy. The amount of benefit and other pertinent provisions are specified in the group policy.
  2. **Renewability Clause** - The group policy is guaranteed renewable.
  3. **Applicability (Closed/Open Block)** - Guardian's Group AD&D business is an open block.
  4. **Marketing Method** - This product will be sold to employer groups on an employer and/or employee paid basis.
  5. **Underwriting Method** - Underwriting and risk selection includes determination of appropriate benefits for groups and final risk acceptance.
  6. **Issue Age Limits** - Coverage is available for employees of ages 15 and older and their dependents.
  7. **Premium Basis** - Premium rates vary by plan design and industry.
  8. **Nature of Rate Change and Proposed Rate / Methodology Change** - We are not requesting any changes to rates or rating methodology with this filing. We are just making updates to our contract wording.
  9. **Overall Premium Impact of Filing on DC Policyholders** - These changes result in no change to premium rates.
  10. **Interest Rate Assumptions** - Not applicable due to attained age rating and term product.
  11. **Trend Assumptions** - No explicit medical or insurance trend assumptions are used.
  12. **Persistency Assumptions** - Not applicable due to attained age rating and term product.
- **Actuarial Certification**

Please see the attached certification.