

SERFF Tracking Number: PERR-127894330 State: District of Columbia
Filing Company: Beazley Insurance Company, Inc. State Tracking Number:
Company Tracking Number: BICI-GPA-DC-11-01-R
TOI: H03G Group Health - Accidental Death & Sub-TOI: H03G.000 Health - Accidental Death &
Dismemberment Dismemberment
Product Name: Group Personal Accident
Project Name/Number: BICI-GPA-DC-11-01-R/BICI-GPA-DC-11-01-R

Filing at a Glance

Company: Beazley Insurance Company, Inc.

Product Name: Group Personal Accident SERFF Tr Num: PERR-127894330 State: District of Columbia

TOI: H03G Group Health - Accidental Death & SERFF Status: Closed-APPROVED State Tr Num:

Dismemberment

Sub-TOI: H03G.000 Health - Accidental Death Co Tr Num: BICI-GPA-DC-11-01-R State Status:

& Dismemberment

Filing Type: Rate

Reviewer(s): Carolyn King, Efren
Tanhehco

Authors: Lois Pimentel, Olga E.
Garcia

Disposition Date: 05/17/2012

Date Submitted: 12/22/2011

Disposition Status: APPROVED

Implementation Date Requested: On Approval

Implementation Date: 05/17/2012

State Filing Description:

General Information

Project Name: BICI-GPA-DC-11-01-R

Status of Filing in Domicile: Pending

Project Number: BICI-GPA-DC-11-01-R

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer, Association

Overall Rate Impact:

Filing Status Changed: 05/17/2012

State Status Changed:

Deemer Date:

Created By: Lois Pimentel

Submitted By: Olga E. Garcia

Corresponding Filing Tracking Number: BICI-GPA-DC-11-01-F

Filing Description:

On behalf of Beazley Insurance Company (the "Company"), we are filing to introduce its new Group Personal Accident product.

Please refer to the enclosed memoranda for details of the filing.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. The Company has prepared the

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rates contained within this filing. All correspondence related to this filing should be directed to Perr&Knight. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company. We will submit the Company's response to your attention as soon as we receive it.

Please do not hesitate to contact us with any questions or comments.

State Narrative:

Company and Contact

Filing Contact Information

Lois Pimentel, State Filings Analyst doi@perrknight.com
 401 Wilshire Blvd Ste 300 707-546-6896 [Phone]
 Santa Monica, CA 90401 310-230-1061 [FAX]

Filing Company Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Beazley Insurance Company, Inc. CoCode: 37540 State of Domicile: Connecticut
 20 Stanford Drive Group Code: Company Type:
 Farmington, CT 06032 Group Name: State ID Number:
 (860) 677-3707 ext. [Phone] FEIN Number: 04-2656602

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Beazley Insurance Company, Inc.	\$0.00		

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Efren Tanhehco	05/17/2012	05/17/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status check	Note To Reviewer	Lois Pimentel	05/07/2012	05/07/2012
Status check	Note To Reviewer	Lois Pimentel	04/03/2012	04/03/2012
Status check	Note To Reviewer	Lois Pimentel	02/27/2012	02/27/2012
Status check	Note To Reviewer	Lois Pimentel	01/24/2012	01/24/2012

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Disposition

Disposition Date: 05/17/2012

Implementation Date: 05/17/2012

Status: APPROVED

Comment:

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 required):	Minimum % Change (where required):
Beazley Insurance Company, Inc.	0.000%	0.000%	\$0	0	\$0	%	%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Justification		Yes
Supporting Document	Authorization letter		Yes
Rate	Manual Rate		Yes
Rate	Fee Schedule		Yes

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Note To Reviewer

Created By:

Lois Pimentel on 05/07/2012 10:53 AM

Last Edited By:

Lois Pimentel

Submitted On:

05/07/2012 10:53 AM

Subject:

Status check

Comments:

Thank you for your continued review of this filing. At this time would it be possible to inquire about the status of this filing?

We appreciate your assistance with this matter.

Sincerely,

Lois Pimentel

Filing Analyst

707.546.6896

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Note To Reviewer

Created By:

Lois Pimentel on 04/03/2012 06:00 PM

Last Edited By:

Lois Pimentel

Submitted On:

04/03/2012 06:00 PM

Subject:

Status check

Comments:

Thank you for your continued review of this filing. At this time would it be possible to inquire about the status of this filing?

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Note To Reviewer

Created By:

Lois Pimentel on 02/27/2012 04:36 PM

Last Edited By:

Lois Pimentel

Submitted On:

02/27/2012 04:36 PM

Subject:

Status check

Comments:

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Note To Reviewer

Created By:

Lois Pimentel on 01/24/2012 05:30 PM

Last Edited By:

Lois Pimentel

Submitted On:

01/24/2012 05:30 PM

Subject:

Status check

Comments:

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We appreciate your assistance with this matter.

Sincerely,

Lois Pimentel

Filing Analyst

707.546.6896

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing: N/A - new program

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 required):	Minimum % Change (where required):
Beazley Insurance Company, Inc.	0.000%	0.000%	\$0	0	\$0	%	%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Manual Rate	Pages 1-13	New		Beazley Personal Accident Pricing Manual November 2011.pdf
	Fee Schedule	Page 1 of 1	New		Beazley Personal Accident Fee Schedule.pdf

Beazley Insurance Company ("Beazley")

Personal Accident

Manual Rate

Documentation

November 2011

Section I - Introduction

Beazley's group Personal Accident rates are developed based upon plan design. This manual will allow an underwriter to quote an annual or monthly premium for a fully insured group Personal Accident product.

Section II - Premium Development

The premium rate quote is on a composite employee, spouse, and child(ren) basis.

Annual Premium Rate Quote =

Core Benefits

= {Accidental Death Claim Cost (1)
X (1 + Accidental Dismemberment Benefit Factor (2))
X Accident Death Benefit
÷ 1,000}

Optional Benefits

+ (Child Care Center Benefit (3) x Annual Benefit Amount ÷ 100 x Years of Benefit)
+ (Seatbelt and Airbag Safety Device Benefit (4) x Benefit Amount ÷ 1,000)

X Industry Factor (5)

X Underwriting Adjustment (6)

÷ Target Loss Ratio (7)

Monthly Premium Rate Quote = Annual Premium Rate Quote ÷ 12

Section III – Benefits

(1) Accidental Death Benefit

The claim costs per \$1,000 of benefit for the base accidental death coverage are shown in the tables below.

Table 1. Composite Accidental Death Annual Claim Costs per \$1,000 Benefit

Covered Person	Claim Cost
Principal Insured	\$0.2301
Spouse	\$0.2301
Dependent Child(ren)	\$0.2464

(2) Accidental Dismemberment

Coverage may be provided for the losses and benefit levels listed in Table 2.

Table 2. Accidental Dismemberment Benefits

Covered Losses	% of Accident Death Benefit
Loss of Two or More Hands or Feet	100%
Loss of Sight of Both Eyes	100%
Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%
Uniplegia	25%
Coma	100%
Brain Death	100%
Loss of One Hand or Foot	50%
Loss of Sight in One Eye	50%
Loss of Speech	50%
Loss of Hearing (in Both Ears)	50%
Loss of Thumb and Index Finger of the Same Hand	25%
Loss of all Four Fingers of the Same Hand	50%
Loss of all the Toes of the Same Foot	25%
Loss of Thumb	25%

If coverage for accidental dismemberment is elected, the accidental death claim cost is increased by a factor from the table below.

Table 3: Additional Dismemberment Benefit Factors

Covered Person	Factor
Principal Insured	43.9949%
Spouse	43.9949%
Dependent Child(ren)	69.1443%

(3) Child Care Center Benefit

If coverage for the Child Care Center benefit is selected, the employee's annual claim cost is increased by \$0.267 per \$100 benefit per year. Benefit amounts can vary from \$500 to \$5,000 per year. The number of years can vary from one to four years.

(4) Seatbelt and Airbag Safety Device Benefit

If coverage for the Seatbelt and Airbag Safety Device Benefit is selected, the annual claim cost for every insured is increased by \$0.032 per \$1,000 benefit. Benefit amounts can vary from 5.0% to 100.0% of the Accidental Death benefit amount.

(5) Industry Factor

Industry Factors are mapped to SIC codes.

Table 4. Industry Factors by SIC Code Range

Low Range	High Range	Specific Industry	Factor
0	130	Cash Grains	1.4444
131	160	Field Crops, except Cash Grains	1.4444
161	170	Vegetable & Melons	1.4444
171	180	Fruit & Tree Nuts	1.4444
181	190	Horticulture Specialties	1.4444
191	199	General Farms, Primarily Crop	1.4444
200	250	Agriculture Production - Livestock	1.4444
251	269	Agriculture Production - Poultry	1.4444
270	699	Agriculture Production - Other Livestock	1.4444
700	722	Soil Preparation Services, Crop Planting, etc.	1.4444
723	723	Crop Preparation except Cotton Ginning	1.4444
724	740	Cotton Ginning	1.4444
741	750	Veterinary Services	1.0000
751	760	Animal Services except Veterinary	1.0000
761	780	Farm Labor & Management Services	1.4444
781	799	Landscape & Horticultural Services	1.4444
1000	1099	Metals	2.0000
1400	1499	Non-metallic Minerals, except Fuels	2.0000
1500	1530	General Building Contractors - Residential	1.4444
1531	1540	Operative Builders	1.4444
1541	1541	General Building - Industrial/Warehouses	1.4444
1542	1599	General Building - Nonresidential	1.4444
1600	1619	Highway & Street Construction	1.4444
1620	1699	Heavy Construction - Water, Sewer, Power Lines	1.4444
1700	1720	Plumbing, Heating, Air-Conditioning	1.4444
1721	1730	Painting, Paper Hanging & Decorating	1.0000
1731	1740	Electrical Work	1.0000
1741	1741	Masonry/Stone Setting/Stone Work	1.0000
1742	1742	Plastering/Drywall/Acoustical/Insulation	1.0000
1743	1750	Terrazzo/Tile/Marble/Mosaic Work	1.0000

Low Range	High Range	Specific Industry	Factor
1751	1760	Carpentry, Floor Laying & Floor Work	1.0000
1761	1770	Roofing, Siding & Sheet Metal Work	1.4444
1771	1780	Concrete Work	1.4444
1781	1790	Water Well Drilling	1.4444
1791	1792	Structural Steel Erection	1.4444
1793	1793	Glass & Glazing Work	1.4444
1794	1794	Excavation Work	2.0000
1795	1795	Wrecking & Demolition Work	2.0000
1796	1798	Installing Building Equipment	1.4444
1799	1999	Special Trade Contractors	1.0000
2000	2020	Meat Products	1.0000
2021	2031	Dairy Products	1.0000
2032	2040	Fruit & Vegetable Products	1.0000
2041	2050	Grain Mill Products	1.0000
2051	2060	Bakery Products	1.0000
2061	2073	Sugar, Candy & Nut Products	1.0000
2074	2081	Fats & Oils	1.0000
2082	2090	Beverage Products	1.0000
2091	2094	Fish & Seafood Products	1.0000
2095	2095	Roasted Coffee	1.0000
2096	2096	Food Snacks	1.0000
2097	2097	Manufactured Ice (except Dry Ice)	1.0000
2098	2098	Pasta Products	1.0000
2099	2099	Other Food Products	1.0000
2100	2210	Tobacco	1.0000
2211	2299	Textile Mill Products	1.0000
2300	2389	Apparel	1.0000
2390	2399	Other Textile Products	1.0000
2430	2439	Lumber Products	1.4444
2440	2449	Wood Products	1.4444
2451	2451	Mobile Homes	1.0000
2452	2499	Other Wood Products	1.0000
2500	2599	Furniture & Fixtures	1.0000
2600	2651	Pulp, Paper & Paperboard Mills	2.0000
2652	2670	Paperboard Boxes & Containers	2.0000
2671	2699	Converted Paper/Paperboard Products	1.4444
2700	2730	Newspapers & Periodicals	0.7778
2731	2751	Book Publishing	0.7778
2752	2799	Other Printing & Publishing	0.7778
2800	2815	Alkalies & Chlorine, Industrial Gases	1.4444

Low Range	High Range	Specific Industry	Factor
2816	2820	Inorganic Chemicals	1.4444
2821	2832	Plastics, Rubbers & Fibers	1.4444
2833	2840	Drugs	1.4444
2841	2849	Soaps, Paint, Organic & Agricultural Chemicals	1.4444
2850	2859	Paints	1.4444
2860	2864	Industrial Organic Chemicals	1.4444
2865	2868	Cyclic Crudes & Intermediates	1.4444
2869	2869	Industrial Organic Chemicals	1.4444
2870	2872	Agricultural Chemicals	1.4444
2873	2874	Fertilizers	1.4444
2875	2878	Fertilizers Mixing Only	1.4444
2879	2890	Agricultural Chemicals	1.4444
3000	3019	Tire & Inner Tube Manufacturing	1.4444
3020	3099	Rubber & Plastic Products	1.4444
3100	3129	Leather Tanning & Finishing	1.4444
3130	3149	Footwear, except Rubber	1.0000
3150	3159	Leather Gloves & Mitten Manufacturing	1.0000
3160	3199	Other Leather Products	1.0000
3200	3210	Stone, Clay & Glass Products	1.4444
3211	3239	Glass Products	1.4444
3240	3259	Clay Products	1.4444
3260	3279	Stone Products	1.4444
3280	3289	Cut Stone Products	1.4444
3290	3291	Abrasive Products	2.0000
3292	3294	Asbestos Products	2.0000
3295	3299	Minerals	2.0000
3300	3320	Blast Furnace & Basic Steel Products	2.0000
3321	3329	Iron & Steel Foundries	2.0000
3330	3399	Nonferrous Metals	1.4444
3400	3419	Metal Cans & Shipping Containers	1.4444
3420	3430	Cutlery Hand Tools & Hardware	1.4444
3431	3440	Plumbing & Heating, except Electrical	1.4444
3441	3450	Fabricated Structural Metal Products	1.0000
3451	3479	Metal Stampings	1.0000
3480	3483	Ammunition & Guns	1.4444
3484	3488	Small Arms	1.4444
3490	3499	Misc. Fabricated Metal Products	1.0000
3500	3518	Turbines	1.0000
3519	3522	Other Internal Combustion Engines	1.0000
3523	3523	Farm Machinery	1.0000

Low Range	High Range	Specific Industry	Factor
3524	3529	Lawn & Garden Equipment	1.0000
3530	3531	Construction Machinery	1.0000
3532	3532	Mining Machinery	1.0000
3533	3533	Oil & Gas Field Machinery	1.0000
3534	3539	Elevators, Conveyors, Hoists, Tractors	1.0000
3540	3569	Metal Working & Industrial Machinery	1.0000
3570	3579	Office & Computing Machinery	1.0000
3580	3581	Vending Machines	1.0000
3582	3591	Refrigeration/Service Industry Machinery	1.0000
3592	3599	Misc. Industrial/Commercial Equipment	1.0000
3600	3619	Electric Distributing Equipment	1.0000
3620	3629	Industrial, Household, Lighting Electrical Apparatus	1.0000
3630	3639	Household Appliances	1.0000
3640	3649	Electric Lighting & Wiring	1.0000
3650	3669	Radio, TV & Communication Equipment	1.0000
3670	3689	Electronic Components, Misc. Electrical Equipment	1.0000
3690	3699	Storage Batteries, etc.	1.0000
3700	3719	Motor Vehicles & Equipment	1.0000
3720	3723	Aircraft & Parts	1.0000
3724	3727	Aircraft Engines & Parts	1.0000
3728	3742	Other Transportation Equipment	1.0000
3743	3760	Railroad Equipment, Motorcycles, Bicycles & Parts	1.0000
3761	3763	Guided Missiles & Space Vehicles	1.0000
3764	3791	Space Equipment	1.0000
3792	3794	Travel Trailers & Campers	1.0000
3795	3798	Tanks & Tank Components	1.0000
3799	3799	Transportation Equipment	1.0000
3800	3824	Scientific Instruments & Related Products	0.7778
3825	3825	Instruments to Measure Electricity	0.7778
3826	3839	Scientific Instruments	0.7778
3840	3859	Medical Instruments & Equipment	0.7778
3860	3872	Photographic Equipment	0.7778
3873	3899	Watches & Clocks	0.7778
3900	3950	Misc. Manufacturing Industries	0.7778
3951	3960	Marking Devices	0.7778
3961	3989	Costume Jewelry	0.7778
3990	3999	Manufacturing Industries	0.7778
4100	4119	Local/International Urban Passenger Transit	1.0000
4120	4130	Taxicabs	1.0000
4131	4139	Intercity & Rural Bus Transportation	1.0000

Low Range	High Range	Specific Industry	Factor
4140	4142	Bus Charter Service	1.0000
4143	4149	Local Passenger Charter Service	1.0000
4150	4172	School Buses	1.0000
4173	4199	Bus Terminal & Service Facilities	1.0000
4200	4219	Trucking	1.4444
4220	4229	Warehousing	1.0000
4230	4299	Trucking Terminal Facilities	1.0000
4300	4399	U.S. Postal Service	1.0000
4500	4579	Transportation by Air	1.4444
4580	4599	Airports. Flying Fields & Airport Terminal Services	1.0000
4600	4699	Pipe Lines, Except Natural Gas	1.0000
4700	4729	Passenger Transport Arrangements	1.0000
4730	4739	Freight Transportation Arrangement	1.0000
4740	4782	Rental of Railroad Cars	1.0000
4783	4799	Packing & Crating, Transportation Services	1.0000
4800	4811	Other Communication	0.7778
4812	4831	Telephone & Telegraph Communication	0.7778
4832	4840	Radio & Television Broadcasting Stations	0.7778
4841	4898	Cable & Other Pay Television Services	0.7778
4899	4899	Communication Services	0.7778
4900	4921	Electric Services	0.7778
4922	4929	Natural Gas Services	1.0000
4930	4931	Electric & Other Services Combined	1.0000
4932	4938	Gas & Other Services Combined	1.0000
4939	4940	Combination Utility Services	1.0000
4941	4951	Water Supply	1.0000
4952	4959	Sanitary Services	1.0000
4960	4969	Steam & Air Conditioning Supply	1.0000
4970	4999	Irrigation Systems	1.0000
5000	5012	Motor Vehicle Parts	0.7778
5013	5019	Motor Vehicles & Automobiles	0.7778
5020	5020	Wholesale Furniture	0.7778
5021	5029	Durable Goods	0.7778
5030	5039	Construction Material	0.7778
5040	5042	Toy & Hobby, Photo	0.7778
5043	5049	Office Equipment	0.7778
5050	5062	Metals Service/Coal/Minerals	0.7778
5063	5069	Electrical Equipment Hardware	0.7778
5070	5073	Plumbing/Construction/Industrial	0.7778
5074	5079	Plumbing/Construction/Industrial	0.7778

Low Range	High Range	Specific Industry	Factor
5080	5084	Machinery, Equipment Supplies	0.7778
5085	5089	Industrial Supplies	0.7778
5090	5092	Sporting Goods/Toys/Hobbies	0.7778
5093	5093	Scrap	1.0000
5094	5099	Other Durable	1.0000
5100	5110	Paper & Products	0.7778
5111	5119	Non-durable Goods	0.7778
5120	5129	Drugs & Sundries	0.7778
5130	5139	Clothing & Shoes	0.7778
5140	5142	Groceries	0.7778
5143	5144	Dairy/Poultry	0.7778
5145	5149	Produce/Meats/Grain	0.7778
5150	5159	Farm Products, Livestock	0.7778
5160	5161	Petroleum, Chemicals, Alcoholic Bevs.	0.7778
5162	5179	Plastics/Chemicals/Petroleum	0.7778
5180	5199	Non-durable Goods	0.7778
5200	5210	Retail Building Materials & Farm Equipment	1.0000
5211	5229	Lumber & Other Building Materials	1.0000
5230	5249	Building Materials & Garden Supplies	1.0000
5250	5259	Hardware Stores	1.0000
5260	5269	Retail Nurseries & Garden Stores	1.0000
5270	5299	Mobile Home Dealers	1.0000
5300	5399	General Merchandise Stores	1.0000
5400	5439	Food Stores	0.7778
5440	5459	Candy, Nut, Confectionary & Dairy Product Stores	0.7778
5460	5498	Retail Bakeries	1.0000
5499	5499	Misc. Food Stores	1.0000
5500	5529	Auto Dealers & Service Stations	1.0000
5530	5539	Auto & Home Supply Stores	1.0000
5540	5549	Gasoline Service Stations	1.0000
5550	5599	Boat, Recreation, Motorcycle, Automotive Dealers	1.0000
5600	5699	Apparel	0.7778
5700	5711	Furniture & Home Furnishings	0.7778
5712	5799	Furniture	0.7778
5800	5899	Eating & Drinking Places	1.0000
5900	5919	Stores	1.0000
5920	5982	Misc. Retail	1.0000
5983	5988	Fuel Oil Dealers	1.0000
5989	5991	Fuel Dealers	1.0000
5992	5992	Florists	0.7778

Low Range	High Range	Specific Industry	Factor
5993	5999	Florists, Tobacco & News Stores & Misc. Retail	0.7778
6000	6034	Banking	0.7778
6035	6059	Savings Institutions	0.7778
6060	6079	Credit Unions	0.7778
6080	6099	Other Banking	0.7778
6100	6140	Federal Credit Agencies	0.7778
6141	6161	Personal & Business Credit Agencies	0.7778
6162	6199	Mortgage Bankers & Brokers	0.7778
6200	6299	Security Brokers	0.7778
6300	6310	Insurance Carriers	0.7778
6311	6399	Insurance	0.7778
6400	6499	Insurance Agents, Brokers & Services	0.7778
6500	6529	Real Estate Operators & Lessors	0.7778
6530	6540	Real Estate Agent & Managers	0.7778
6541	6699	Title Abstract Offices/Land Subdividers	0.7778
6700	6721	Holding Companies	0.7778
6722	6731	Investment Companies	0.7778
6732	6791	Trusts	0.7778
6792	6999	Other Finance	0.7778
7000	7199	Hotels	1.0000
7200	7219	Laundry Services	1.0000
7220	7229	Photographic Studios	1.0000
7230	7239	Beauty Shops	1.0000
7240	7249	Barber Shops	1.0000
7250	7259	Shoe Repair & Shine	1.0000
7260	7289	Funeral Services & Crematories	0.7778
7290	7298	Tax Return Preparation Services	0.7778
7299	7299	Miscellaneous Personal Services	0.7778
7300	7311	Advertising Agencies	0.7778
7312	7312	Outdoor Advertising Services	0.7778
7313	7318	Radio, TV, Publisher Representatives	0.7778
7319	7321	Advertising Services	0.7778
7322	7329	Credit Reporting & Collection	0.7778
7330	7334	Direct Mail, Photocopying & Duplicating Services	0.7778
7335	7337	Commercial Photography, Art & Graphic Design	0.7778
7338	7341	Secretarial & Court Reporting	0.7778
7342	7348	Disinfecting & Pest Control Services	1.0000
7349	7351	Building Maintenance Services	0.7778
7352	7359	Equipment Rental & Leasing	0.7778
7360	7362	Employment Agencies	0.7778

Low Range	High Range	Specific Industry	Factor
7363	7369	Personnel Supply Services	0.7778
7370	7373	Computer Programming Services	0.7778
7374	7374	Data Processing & Preparation	0.7778
7375	7376	Information Retrieval & Computer Facilities Mgmt	0.7778
7377	7379	Computer Rental, Leasing, Maintenance & Repair	0.7778
7382	7382	Security System Services	1.4444
7383	7383	News Syndicates	1.0000
7384	7388	Photo Finishing Laboratories	1.0000
7389	7499	Business Services	0.7778
7500	7512	Auto Repair Service, Garage	1.0000
7513	7519	Automotive & Truck Leasing & Rental	1.0000
7520	7531	Automobile Parking	1.0000
7532	7541	Automotive Repair Shops	1.0000
7542	7599	Car Washes & Automotive Services	1.0000
7600	7799	Misc. Repairs	1.0000
7800	7811	Motion Picture	1.0000
7812	7821	Motion Picture & Video Production Services	0.7778
7822	7831	Motion Picture Distribution Services	0.7778
7832	7839	Motion Picture Theaters	0.7778
7840	7899	Video Tape Rentals	0.7778
7900	7947	Amusement & Recreation Facilities	1.0000
7948	7990	Racing, Including Track Operation	1.4444
7991	7995	Phys Ed/Golf/Coin Op. Amusement	1.0000
7996	7999	Amusement Parks	1.0000
8000	8010	Other Medical & Health Services	0.7778
8011	8019	Offices/clinics of Doctors	0.7778
8020	8029	Offices/clinics of Dentists	0.7778
8030	8031	Offices/clinics of Doctors of Osteopathy	0.7778
8032	8049	Other Health Practitioners	0.7778
8050	8061	Nursing & Personal Care	0.7778
8062	8069	Hospitals	0.7778
8070	8081	Medical & Dental Laboratories	0.7778
8082	8091	Home Health Care Services	0.7778
8092	8099	Health & Allied Services	0.7778
8100	8199	Legal Services	0.7778
8200	8219	Elementary & Secondary Schools	0.7778
8220	8229	Colleges & Universities	0.7778
8230	8242	Libraries	0.7778
8243	8299	Vocational Schools	0.7778
8300	8321	Social Services	0.7778

Low Range	High Range	Specific Industry	Factor
8322	8329	Individual & Family Services	0.7778
8330	8349	Job Training & Related Services	0.7778
8350	8359	Child Day Care Services	1.0000
8360	8398	Residential Care	1.0000
8399	8399	Other Social Services	0.7778
8400	8411	Museums, Botanical/Zoological Gardens	0.7778
8412	8421	Museums & Art Galleries	0.7778
8422	8599	Botanical/Zoological Gardens	0.7778
8600	8619	Business Associations	0.7778
8620	8629	Professional Organizations	0.7778
8630	8639	Labor Organizations	1.0000
8640	8659	Civil/Social/Political/Fraternal Organizations	0.7778
8660	8698	Religious/Membership Organizations	0.7778
8699	8699	Other Membership Organizations	0.7778
8700	8719	Engineering, Architectural Surveying	0.7778
8720	8729	Accounting, Auditing, Bookkeeping Services	0.7778
8730	8730	Other White Collar Misc. Services	0.7778
8731	8731	Commercial Physical Research	0.7778
8732	8732	Commercial Nonphysical Research	0.7778
8733	8733	Noncommercial Research Organizations	1.0000
8734	8740	Testing Laboratories	0.7778
8741	8741	Management & Public Relations Service	0.7778
8742	8742	Management Consulting	0.7778
8743	8743	Public Relations Services	0.7778
8744	8747	Facilities Support Services	0.7778
8748	8799	Business Consulting	0.7778
8800	8998	Private Households	1.0000
8999	8999	Other White Collar Misc. Services	0.7778
9000	9199	Executive Offices	0.7778
9200	9220	Courts	1.0000
9221	9221	Police Protection	1.4444
9222	9222	Public Administration	1.4444
9223	9223	Correctional Institutions	1.4444
9224	9228	Fire Protection	1.4444
9229	9229	Public Order & Safety	1.4444
9230	9299	Public Finance Administration	0.7778
9300	9399	Finance, Taxation & Monetary Policy	0.7778
9400	9410	Human Resources Administration	0.7778
9411	9429	Administration of Education Programs	0.7778
9430	9439	Administration of Public Health Programs	0.7778

Low Range	High Range	Specific Industry	Factor
9440	9449	Administration of Social & Manpower Programs	0.7778
9450	9499	Administration of Veterans' Affairs	0.7778
9500	9510	Environmental Quality & Housing	0.7778
9511	9599	Administration of Environmental Quality & Housing	0.7778
9600	9610	Social Programs	0.7778
9611	9699	Administration of Economic Programs	0.7778
9700	9710	National Security Affairs	0.7778
9711	9719	National Security	0.7778
9720	9998	International Affairs	0.7778
9999	9999	Non-classifiable Establishments	0.7778

(6) Underwriting Adjustment

The starting factor is 1.000. This factor can be adjusted +/- 25% depending upon other group characteristics not addressed by rating factors and prior carrier experience.

(7) Target Loss Ratio

The target loss ratio is 60%.

Beazley Insurance Company, Inc.
Group Personal Accident
Fee Schedule

This document lists fees that can be charged, in addition to premium, under this product.

1) Reinstatement Fee

A \$25.00 reinstatement fee will be charged if premium payment is received after a certificate has been terminated for non-payment of premium, and underwriting approves reinstating the policy.

2) Non-Sufficient Funds Fee

A \$15.00 fee will be charged for each incidence of a returned check, including stop pay or non-sufficient funds, and for each incidence of non-sufficient funds for bank drafts.

SERFF Tracking Number: PERR-127894330 State: District of Columbia
Filing Company: Beazley Insurance Company, Inc. State Tracking Number:
Company Tracking Number: BICI-GPA-DC-11-01-R
TOI: H03G Group Health - Accidental Death & Sub-TOI: H03G.000 Health - Accidental Death &
Dismemberment Dismemberment
Product Name: Group Personal Accident
Project Name/Number: BICI-GPA-DC-11-01-R/BICI-GPA-DC-11-01-R

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Actuarial Justification		
Comments:		
Attachment:		
Beazley Personal Accident Actuarial Memorandum November 2011.pdf		

	Item Status:	Status Date:
Satisfied - Item: Authorization letter		
Comments:		
Attachment:		
Beazley Authorization Letter.pdf		

Beazley Insurance Company, Inc. ("Beazley")
Actuarial Memorandum
Group Personal Accident
Form AHPAM0001 (092011 Ed.)
November 2011

1. Purpose of Filing

This actuarial memorandum has been created for the purpose of demonstrating that the anticipated loss ratio standard of the product, Group Personal Accident, meets the minimum requirements of your state. This memorandum is not intended to be used for other purposes.

2. Description of Benefits

This policy pays a fixed dollar benefit based upon the occurrence of a covered unintentional, unanticipated accident that is external to the body, occurs while the injured person's coverage under the policy is in force, and results in either death or a specified accidental dismemberment or injury.

Accidental Death:

The Accidental Death benefit pays a fixed dollar amount for an insured that perishes due to a covered accident. This benefit may have varying face amounts between \$500 and \$5,000,000 or may be a multiple of the primary insured's salary. Benefits for spouses and children may range from 10.0% to 100.0% of the primary insured amount.

Accidental Dismemberment or Injury:

The Accidental Dismemberment or Injury benefit pays a fixed dollar amount for an occurrence of the following covered dismemberments or injuries. The benefits of the covered dismemberments or injuries vary between 25.0% and 100.0% of the Accidental Death benefit amount and are outlined below.

<u>Benefit Description</u>	<u>Percentage of Face Amount</u>
Loss of Two or More Hands or Feet	100.0%
Loss of Sight of Both Eyes	100.0%
Quadriplegia	100.0%
Paraplegia	50.0%
Hemiplegia	50.0%
Uniplegia	25.0%
Coma	100.0%

Brain Death	100.0%
Loss of One Hand or Foot	50.0%
Loss of Sight in One Eye	50.0%
Loss of Speech	50.0%
Loss of Hearing (in Both Ears)	50.0%
Loss of Thumb and Index Finger of the Same Hand	25.0%
Loss of all Four Fingers of the Same Hand	50.0%
Loss of all the Toes of the Same Foot	25.0%
Loss of Thumb	25.0%

Optional Benefits

Child Care Center:

The Child Care Center benefit pays an additional fixed dollar annual amount for the care of any surviving dependent child(ren) in a child care center, after school program or summer camp if an accidental death benefit for the primary insured is payable under this policy and the primary insured is survived by one or more dependent children under age 13. Benefit amounts can vary from \$500 to \$5,000 per year. The number of years can vary from one to four years.

Seatbelt and Airbag Safety Device:

The Seatbelt and Airbag Safety Device benefit pays an additional fixed dollar amount for a covered accidental death while operating or riding as a passenger in a private passenger automobile and while wearing a seatbelt and being positioned in a seat protected by a properly-functioning and properly deployed supplemental restraint system. Benefit amounts can vary from 5.0% to 100.0% of the Accidental Death benefit amount.

3. Renewability

This policy is optionally renewable.

4. Marketing and Underwriting Method

This policy will be marketed to employer groups by either salaried sales representatives or selected independent brokers. This product will be underwritten at the group level with consideration given to the number of eligible employees and group census data.

Additionally, this policy will be marketed to Associations that will comply with the applicable laws of your state.

5. Rate Development

Accidental Death:

The net claims cost was developed from data in the 2009 Edition of the National Safety Council's Injury Facts. The rates were developed on a composite age and unisex basis. Primary and Spouse composite rates were developed from the 25 to 64 age accidental death incidence rates. Dependent children rates were developed from the under 24 age accidental death incidence rates. The average number of children per family assumed in the dependent children rate is 1.86, which was based upon the United States Census Bureau Table ST-F1-2000 (Sept. 15th, 2004).

Adjustments to the accidental death incidence rates were made to account for differences between the published data and an insured population and for the common exclusions of the policy.

Accidental Dismemberment and Injury:

The net claims cost was developed from table 47 in the National Hospital Discharge Survey: 2005 Annual Summary with Detailed Diagnosis and Procedure Data. The rates were developed on a composite age and unisex basis. Primary and Spouse composite rates were developed from combining the 45 to 64 age diagnosis incidence rates with approximately two-thirds of the age 15 to 44 age diagnosis rates (based upon 2005 population statistics). Dependent children rates were developed from combining the under 15 age diagnosis incidence rates with approximately one-third of the age 15 to 44 age diagnosis rates (based upon 2005 population statistics). The average number of children per family assumed in the dependent children rate is 1.86, which was based upon the United States Census Bureau Table ST-F1-2000 (Sept. 15th, 2004).

The following is a table of the ICD-9 Diagnosis Codes used for each covered Accidental Dismemberment and Injury:

Benefit Description	ICD-9 Diagnosis Code(s)
Loss of Two or More Hands or Feet	887.6-887.7, 896.2-896.3, 897.6-897.7
Loss of Sight of Both Eyes	369.4
Quadriplegia	344.0
Paraplegia	344.1
Hemiplegia	342
Uniplegia	344.3-344.5

Coma	780.01
Brain Death	348.82
Loss of One Hand or Foot	887.0-887.4, 896.0-896.1, 897.0-897.5
Loss of Sight in One Eye	369.6
Loss of Speech	784.3, 784.41
Loss of Hearing (in Both Ears)	389.0-389.1
Loss of Thumb and Index Finger of the Same Hand	886.0-886.1
Loss of all Four Fingers of the Same Hand	886.0-886.1
Loss of all the Toes of the Same Foot	895.0-895.1
Loss of Thumb	885.0-885.1

Adjustments to the accidental dismemberment and injury incidence rates were made to account for differences between the published data and an insured population, percentage of diagnoses related to accidents, and for the common exclusions of the policy.

Child Care Center:

The net claims cost for this benefit assumed the same incidence rate as for accidental death. The average number of children per family assumed in the dependent children rate is 1.86, which was based upon the United States Census Bureau Table ST-F1-2000 (Sept. 15th, 2004).

Seatbelt and Airbag Safety Device:

The net claims cost was developed from traffic accidental death, seatbelt effectiveness, and airbag effectiveness data in the 2009 Edition of the National Safety Council's Injury Facts.

Gross premium rates are based upon the manual rate expected claims costs and group experience, if credible, that are adjusted for benefit options and case characteristics and then loaded with provisions for expenses, commissions, and profit.

Large groups that provide prior experience will have their experience considered in the development of their premium rate. Smaller groups will have their premiums based upon the rate manual.

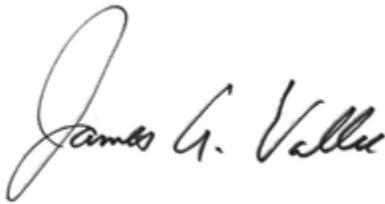
6. Anticipated Loss Ratio

The rates filed in the accompanying rate manual are anticipated to develop a loss ratio of 60.0% based upon our expected distribution of business. Outlined below are the expense components as a percentage of premium, corresponding with the anticipated loss ratio referenced above.

Loss Ratio:	60.0%
Commissions:	15.0%
Expense and Premium Taxes:	15.0%
Profit and Contingency Margin:	<u>10.0%</u>
Total	100.0%

7. Actuarial Certification

In my opinion, rates for the product described in this actuarial memorandum have been developed using reasonable actuarial assumptions and methods. I believe the premiums to be reasonable in relation to the benefits. I certify that, to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the state and with the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans", as adopted by the Actuarial Standards Board, December, 2005.



11/10/2011

James A. Vallee, FSA, MAAA

Date

Beazley Group

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Bloomington, MN 55437
USA

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Fax (952) 656 7210

info@beazley.com
www.beazley.com

March 16, 2011

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rate, rule, and form filings on behalf of Beazley Insurance Company, Inc. This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary. This authorization is deemed in be in effect until rescinded in writing.

Please direct all correspondences and inquiries related to this filing to Perr&Knight, Inc. at the following address:

State Filings Department
Perr&Knight, Inc.
881 Alma Real Drive, Suite 205
Pacific Palisades, CA 90272
Tel: (888) 201-5123
Fax: (310) 230-1061
doi@perrknight.com

Please contact me at 952-886-7221 if you have any questions regarding this authorization.

Sincerely,



Paul Gulstrand
Head of Accident & Health Insurance, USA
Email: paul.gulstrand@beazley.com

beazley

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