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**State:** District of Columbia **Filing Company:** Liberty Insurance Underwriters Inc.  
**TOI/Sub-TOI:** H07I Individual Health - Specified Disease - Limited Benefit/H07I.001 Critical Illness  
**Product Name:** ICI  
**Project Name/Number:** /

## Filing at a Glance

Company: Liberty Insurance Underwriters Inc.  
Product Name: ICI  
State: District of Columbia  
TOI: H07I Individual Health - Specified Disease - Limited Benefit  
Sub-TOI: H07I.001 Critical Illness  
Filing Type: Rate  
Date Submitted: 07/21/2014  
SERFF Tr Num: PLIS-129642410  
SERFF Status: Pending Industry Response  
State Tr Num:  
State Status:  
Co Tr Num: ICI-DC-RATE  
  
Implementation: On Approval  
Date Requested:  
Author(s): John Plisky  
Reviewer(s): Darniece Shirley (primary), Alula Selassie, John Morgan  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:

**State:** District of Columbia  
**TOI/Sub-TOI:** H071 Individual Health - Specified Disease - Limited Benefit/H071.001 Critical Illness  
**Product Name:** ICI  
**Project Name/Number:** /

**Filing Company:** Liberty Insurance Underwriters Inc.

## General Information

Project Name: Status of Filing in Domicile: Not Filed  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments: State-specific; this version not filled in Illinois.  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 08/20/2014  
State Status Changed:  
Deemer Date: Created By: John Plisky  
Submitted By: John Plisky Corresponding Filing Tracking Number: PLIS-129562793  
Filing Description:  
Please see attached cover letter.

## Company and Contact

### Filing Contact Information

John Plisky, Consultant j.plisky@verizon.net  
Plisky Plisky & Co. LLC 732-223-0770 [Phone]  
617 Union Ave., Bldg. 1-2 732-223-1776 [FAX]  
Brielle, NJ 08730

### Filing Company Information

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

Liberty Insurance Underwriters Inc.	CoCode: 19917	State of Domicile: Illinois
55 Water Street, 18th Fl.	Group Code:	Company Type:
New York, NY 10041	Group Name:	State ID Number:
(212) 208-4101 ext. [Phone]	FEIN Number: 22-2227331	

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

State:	District of Columbia	Filing Company:	Liberty Insurance Underwriters Inc.
TOI/Sub-TOI:	H071 Individual Health - Specified Disease - Limited Benefit/H071.001 Critical Illness		
Product Name:	ICI		
Project Name/Number:	/		

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Darniece Shirley	08/20/2014	08/20/2014

#### Response Letters

Responded By	Created On	Date Submitted
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**State:** District of Columbia **Filing Company:** Liberty Insurance Underwriters Inc.  
**TOI/Sub-TOI:** H071 Individual Health - Specified Disease - Limited Benefit/H071.001 Critical Illness  
**Product Name:** ICI  
**Project Name/Number:** /

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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/20/2014
Submitted Date	08/20/2014
Respond By Date	09/10/2014

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Dear John Plisky,

### Introduction:

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

### Objection 1

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Pricing Manual, [LIUI ICI P001-DC (Ed. 05 14) et al.] (Rate)

Comments: The Rate Review Data Detail section of the filing is missing. The State understands this is a new filing and not required, however completing would be preferred. Please correct, via post-submission update.

### Objection 2

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- Pricing Manual, [LIUI ICI P001-DC (Ed. 05 14) et al.] (Rate)

Comments: Departmental policy does not allow multiple critical disease filings. An exception to this policy is when the multiple critical benefits are as a direct result of the base policy benefit. If not, all other specified disease benefits must be deleted. Please confirm the base benefit in the filing.

### Objection 3

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Pricing Manual, [LIUI ICI P001-DC (Ed. 05 14) et al.] (Rate)

Comments: It is noted in the Actuarial Memorandum that adjustments to publicly available data for morbidity were made to account for differences between the publicly available data and an insured population and for the common exclusions of the policy. Please specifically show adjustments, as well as quantitatively and qualitatively justify.

### Objection 4

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)

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**State:** District of Columbia **Filing Company:** Liberty Insurance Underwriters Inc.  
**TOI/Sub-TOI:** H07I Individual Health - Specified Disease - Limited Benefit/H07I.001 Critical Illness  
**Product Name:** ICI  
**Project Name/Number:** /

- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- Pricing Manual, [LIUI ICI P001-DC (Ed. 05 14) et al.] (Rate)

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

#### **Objection 5**

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- Pricing Manual, [LIUI ICI P001-DC (Ed. 05 14) et al.] (Rate)

Comments: Please note, this rate filing is subject to conformity with the corresponding forms filing. This department reserves the right to withdraw the filing if not.

#### **Conclusion:**

Sincerely,  
Darniece Shirley

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Liberty Insurance Underwriters Inc.
<b>TOI/Sub-TOI:</b>	H071 Individual Health - Specified Disease - Limited Benefit/H071.001 Critical Illness		
<b>Product Name:</b>	ICI		
<b>Project Name/Number:</b>	/		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Pricing Manual	LIUI ICI P001-DC (Ed. 05 14) et al.	New		LIU ICI Pricing Manual Nationwide.pdf,

# **Liberty Insurance Underwriters Inc.**

## **Individual Critical Illness**

### **Manual Rate Documentation May 2014**

**Form LIUI ICI P001 (Ed. 05 14)**

**Form LIUI ICI R001 (Ed. 05 14)**

**Form LIUI ICI R002 (Ed. 05 14)**

**Form LIUI ICI R003 (Ed. 05 14)**

**Form LIUI ICI R004 (Ed. 05 14)**

**Form LIUI ICI R005 (Ed. 05 14)**

**Form LIUI ICI R006 (Ed. 05 14)**

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## Section I - Introduction

Liberty Insurance Underwriters' Critical Illness premiums are developed based on plan design. This manual will allow an underwriter to quote a premium for a fully insured Critical Illness product.

Premium formula =  $((\sum (\text{Benefit Claim Costs} \times \text{Principle Sum} / 1000 \times \text{Benefit Percentage of Principle Sum}) + \sum (\text{Benefit Claim Costs of Riders} \times \text{Benefit Amount})) \times (\prod (\text{Benefit Adjustments})) \times \text{Underwriting Adjustment} \div \text{Target Loss Ratio}) \times \text{Premium Modalization Factor}$

Benefit Claim Costs given below provide costs on an attained age basis, issue age basis, and issue age basis given a policy termination age of 75. The issue age basis assumes a duration of 15 years. If a policy termination age is applied, a persistency of 0 for ages at and above the termination age is assumed. If a benefit reduction at a specified age is applied, a benefit adjustment of  $(100\% - \text{Benefit Reduction})$  will also be used. The formula is as follows:

Annual Issue Age Claim Cost for age band in 5 year increments =  $(\sum \text{Persistency} \times \text{PV Factor} \times \text{Annual Attained Age Claim Cost} \times \text{Applicable Benefit Adjustment}) / (\sum \text{Persistency} \times \text{PV Factor})$ , for  $t = [\text{Midpoint Age}, \min(\text{Midpoint Age} + 14, \text{Termination Age})]$

An example of this calculation for the Heart Attack Benefit Annual Issue Age Claim for a Male Nonsmoker age 65 to 69 age band (Midpoint Age = 67) with no termination in age is shown in the table below:

Duration (a)	Age (b)	Persistency (c)	PV Factor (d) = $1.04^{-(t-0.5)}$	Duration Adj (e) = (c)*(d)	Attained Age Claim Cost (f)	Benefit Adjustment (g)	Duration & Benefit Adj. Claim Cost (h) = (e)*(f)*(g)
1	67	1.00000	0.98058	0.98058	7.06145	100%	6.92432
2	68	0.75000	0.94287	0.70715	7.06145	100%	4.99350
3	69	0.637500	0.90660	0.57796	7.06145	100%	4.08123
4	70	0.56100	0.87173	0.48904	7.06145	100%	3.45335
5	71	0.49929	0.83820	0.41851	7.06145	100%	2.95527
6	72	0.44936	0.80597	0.36217	7.06145	100%	2.55744
7	73	0.40892	0.77497	0.31690	7.06145	100%	2.23776
8	74	0.37621	0.74516	0.28033	7.06145	100%	1.97956
9	75	0.34987	0.71650	0.25068	10.8514	100%	2.72026
10	76	0.32888	0.68894	0.22658	10.8514	100%	2.45869
11	77	0.31243	0.66245	0.20697	10.8514	100%	2.24592
12	78	0.29681	0.63697	0.18906	10.8514	100%	2.05156
13	79	0.28197	0.61247	0.17270	10.8514	100%	1.87402
14	80	0.26787	0.58891	0.15775	10.8514	100%	1.71185
15	81	0.25448	0.56626	0.14410	10.8514	100%	1.56371
Total				5.48049			43.80844

Annual Issue Age Claim Cost for age band =  $\sum(h) / \sum(e) = 43.80844 / 5.48049 = 7.99353$

If a policy termination age is applied, the same formula will be used but the persistency adjustment will be set to 0 for all ages at and above the termination age.

An example of this calculation for the Heart Attack Benefit Annual Issue Age Claim for a Male Nonsmoker age 65 to 69 age band (Midpoint Age = 67) with a termination age of 75 is shown in the table below:

Duration (a)	Age (b)	Persistency (c)	PV Factor (d) = $1.04^{-(t-0.5)}$	Duration Adj (e) = (c)*(d)	Attained Age Claim Cost (f)	Benefit Adjustment (g)	Duration & Benefit Adj. Claim Cost (h) = (e)*(f)*(g)
1	67	1.00000	0.98058	0.98058	7.06145	100%	6.92432
2	68	0.75000	0.94287	0.70715	7.06145	100%	4.99350
3	69	0.637500	0.90660	0.57796	7.06145	100%	4.08123
4	70	0.56100	0.87173	0.48904	7.06145	100%	3.45335
5	71	0.49929	0.83820	0.41851	7.06145	100%	2.95527
6	72	0.44936	0.80597	0.36217	7.06145	100%	2.55744
7	73	0.40892	0.77497	0.31690	7.06145	100%	2.23776
8	74	0.37621	0.74516	0.28033	7.06145	100%	1.97956
9	75	0.00000	0.71650	0.00000	10.8514	100%	0.00000
10	76	0.00000	0.68894	0.00000	10.8514	100%	0.00000
11	77	0.00000	0.66245	0.00000	10.8514	100%	0.00000
12	78	0.00000	0.63697	0.00000	10.8514	100%	0.00000
13	79	0.00000	0.61247	0.00000	10.8514	100%	0.00000
14	80	0.00000	0.58891	0.00000	10.8514	100%	0.00000
15	81	0.00000	0.56626	0.00000	10.8514	100%	0.00000
Total				4.13264			29.18243

Annual Issue Age Claim Cost for age band =  $\sum(h) / \sum(e) = 29.18243 / 4.13264 = 7.06145$

Annual composite rates for child(ren) coverage may also be provided. This is calculated as the average claim costs for a 0-24 year old based on census distribution and multiplied by the average assumed number of children per family.

Annual Child(ren) Composite Rate =  $\sum(\text{claim cost by age band} * \text{age band census distribution}) * 1.88$

Census Distribution by Age Band and Gender

Age Band	Male	Female	Both
0 to 4	19.36%	19.22%	19.29%
5 to 9	19.65%	19.51%	19.58%
10 to 14	19.85%	19.68%	19.77%
15 to 19	20.43%	20.31%	20.37%
20 to 24	20.71%	21.27%	20.99%
Total	100.00%	100.00%	100.00%

## Section II - Benefits

### **(1) Addison's Disease**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 50.0%.

#### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 19	0.00500	0.01500	0.00987
20 to 24	0.00750	0.02250	0.01494
25 to 39	0.00750	0.02250	0.01494
40 to 64	0.00300	0.00900	0.00619
65 +	0.00300	0.00900	0.00619

#### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00500	0.01500	0.00987
5 to 9	0.00514	0.01541	0.01015
10 to 14	0.00561	0.01684	0.01110
15 to 19	0.00647	0.01940	0.01282
20 to 24	0.00750	0.02250	0.01492
25 to 29	0.00725	0.02176	0.01448
30 to 34	0.00639	0.01918	0.01278
35 to 39	0.00486	0.01458	0.00975
40 to 44	0.00300	0.00900	0.00619
45 to 49	0.00300	0.00900	0.00619
50 to 54	0.00300	0.00900	0.00619
55 to 59	0.00300	0.00900	0.00619
60 to 64	0.00300	0.00900	0.00619
65 to 69	0.00300	0.00900	0.00619
70 to 74	0.00300	0.00900	0.00619
75 to 79	0.00300	0.00900	0.00619
80 to 84	0.00300	0.00900	0.00619
85 +	0.00300	0.00900	0.00619

#### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

##### Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00500	0.01500	0.00987
5 to 9	0.00514	0.01541	0.01015
10 to 14	0.00561	0.01684	0.01110
15 to 19	0.00647	0.01940	0.01282
20 to 24	0.00750	0.02250	0.01492

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
25 to 29	0.00725	0.02176	0.01448
30 to 34	0.00639	0.01918	0.01278
35 to 39	0.00486	0.01458	0.00975
40 to 44	0.00300	0.00900	0.00619
45 to 49	0.00300	0.00900	0.00619
50 to 54	0.00300	0.00900	0.00619
55 to 59	0.00300	0.00900	0.00619
60 to 64	0.00300	0.00900	0.00619
65 to 69	0.00300	0.00900	0.00619
70 to 74	0.00300	0.00900	0.00619

## (2) Aortic Surgery

Coverage may be provided for the procedure listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 50.0%.

### Unitobacco Claim Costs

#### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 14	0.00000	0.00000	0.00000
15 to 24	0.08513	0.02670	0.05581
25 to 59	0.08513	0.02670	0.05581
60 to 64	2.85526	0.80222	1.76883
65 to 74	2.85526	0.80222	1.76883
75 +	7.37049	1.60085	3.95203

#### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00469	0.00147	0.00307
5 to 9	0.02094	0.00657	0.01373
10 to 14	0.04994	0.01566	0.03274
15 to 19	0.08513	0.02670	0.05581
20 to 24	0.08513	0.02670	0.05581
25 to 29	0.08513	0.02670	0.05581
30 to 34	0.08513	0.02670	0.05581
35 to 39	0.08513	0.02670	0.05581
40 to 44	0.08513	0.02670	0.05581
45 to 49	0.23770	0.06941	0.15016
50 to 54	0.76640	0.21743	0.47710
55 to 59	1.71006	0.48161	1.06065
60 to 64	3.10395	0.84621	1.88908
65 to 69	3.96572	0.99863	2.30576
70 to 74	5.50385	1.27069	3.04948
75 to 79	7.37049	1.60085	3.95203

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
80 to 84	7.37049	1.60085	3.95203
85 +	7.37049	1.60085	3.95203

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00469	0.00147	0.00307
5 to 9	0.02094	0.00657	0.01373
10 to 14	0.04994	0.01566	0.03274
15 to 19	0.08513	0.02670	0.05581
20 to 24	0.08513	0.02670	0.05581
25 to 29	0.08513	0.02670	0.05581
30 to 34	0.08513	0.02670	0.05581
35 to 39	0.08513	0.02670	0.05581
40 to 44	0.08513	0.02670	0.05581
45 to 49	0.23770	0.06941	0.15016
50 to 54	0.76640	0.21743	0.47710
55 to 59	1.71006	0.48161	1.06065
60 to 64	2.85526	0.80222	1.76883
65 to 69	2.85526	0.80222	1.76883
70 to 74	2.85526	0.80222	1.76883

Non Smoking Claim Costs

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 14	0.00000	0.00000	0.00000
15 to 24	0.08513	0.02670	0.05653
25 to 59	0.04711	0.01669	0.03174
60 to 64	1.64568	0.50613	1.05838
65 to 74	2.22199	0.62430	1.35857
75 +	5.73579	1.24580	3.07551

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00469	0.00147	0.00311
5 to 9	0.02094	0.00657	0.01390
10 to 14	0.04784	0.01511	0.03179
15 to 19	0.07578	0.02424	0.05043
20 to 24	0.06283	0.02083	0.04199
25 to 29	0.04711	0.01669	0.03174
30 to 34	0.04711	0.01669	0.03174
35 to 39	0.04711	0.01669	0.03174
40 to 44	0.04711	0.01669	0.03174

Age Band	Male	Female	Both
45 to 49	0.13516	0.04365	0.08828
50 to 54	0.47200	0.14357	0.30076
55 to 59	1.12655	0.33285	0.70778
60 to 64	2.17727	0.60968	1.32904
65 to 69	3.08616	0.77715	1.78083
70 to 74	4.28315	0.98887	2.36571
75 to 79	5.73579	1.24580	3.07551
80 to 84	5.73579	1.24580	3.07551
85 +	5.73579	1.24580	3.07551

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at 75

Age Band	Male	Female	Both
0 to 4	0.00469	0.00147	0.00311
5 to 9	0.02094	0.00657	0.01390
10 to 14	0.04784	0.01511	0.03179
15 to 19	0.07578	0.02424	0.05043
20 to 24	0.06283	0.02083	0.04199
25 to 29	0.04711	0.01669	0.03174
30 to 34	0.04711	0.01669	0.03174
35 to 39	0.04711	0.01669	0.03174
40 to 44	0.04711	0.01669	0.03174
45 to 49	0.13516	0.04365	0.08828
50 to 54	0.47200	0.14357	0.30076
55 to 59	1.12655	0.33285	0.70778
60 to 64	1.96985	0.57260	1.22724
65 to 69	2.22199	0.62430	1.35857
70 to 74	2.22199	0.62430	1.35857

Smoking Claim Costs

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male	Female	Both
0 to 14	0.00000	0.00000	0.00000
15 to 24	0.08513	0.02670	0.05653
25 to 59	0.18844	0.06676	0.12695
60 to 64	6.58272	2.02452	4.23353
65 to 74	8.88796	2.49720	5.43429
75 +	22.94316	4.98320	12.30206

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male	Female	Both
0 to 4	0.00469	0.00147	0.00311
5 to 9	0.02094	0.00657	0.01390
10 to 14	0.05563	0.01787	0.03704

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
15 to 19	0.11054	0.03655	0.07385
20 to 24	0.14573	0.05020	0.09784
25 to 29	0.18844	0.06676	0.12695
30 to 34	0.18844	0.06676	0.12695
35 to 39	0.18844	0.06676	0.12695
40 to 44	0.18844	0.06676	0.12695
45 to 49	0.54063	0.17459	0.35313
50 to 54	1.88799	0.57428	1.20304
55 to 59	4.50620	1.33141	2.83114
60 to 64	8.70909	2.43871	5.31615
65 to 69	12.34463	3.10860	7.12332
70 to 74	17.13260	3.95546	9.46285
75 to 79	22.94316	4.98320	12.30206
80 to 84	22.94316	4.98320	12.30206
85 +	22.94316	4.98320	12.30206

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00469	0.00147	0.00311
5 to 9	0.02094	0.00657	0.01390
10 to 14	0.05563	0.01787	0.03704
15 to 19	0.11054	0.03655	0.07385
20 to 24	0.14573	0.05020	0.09784
25 to 29	0.18844	0.06676	0.12695
30 to 34	0.18844	0.06676	0.12695
35 to 39	0.18844	0.06676	0.12695
40 to 44	0.18844	0.06676	0.12695
45 to 49	0.54063	0.17459	0.35313
50 to 54	1.88799	0.57428	1.20304
55 to 59	4.50620	1.33141	2.83114
60 to 64	7.87940	2.29040	4.90895
65 to 69	8.88796	2.49720	5.43429
70 to 74	8.88796	2.49720	5.43429

**(3) Aplastic Anemia**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

Attained Age and Issue Age Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male/Female</b>
All	0.00200

#### (4) Benign Brain Tumor

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

##### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male	Female	Both
0 to 4	0.02130	0.02090	0.02110
5 to 9	0.01789	0.01755	0.01772
10 to 14	0.01695	0.01663	0.01679
15 to 19	0.01832	0.01797	0.01815
20 to 24	0.04904	0.05849	0.05371
25 to 34	0.04904	0.05849	0.05371
35 to 44	0.08693	0.10367	0.09534
45 to 54	0.13840	0.16505	0.15194
55 to 64	0.21675	0.25849	0.23835
65 to 74	0.33572	0.40037	0.37029
75 to 84	0.43667	0.52076	0.48545
85 +	0.48393	0.57712	0.54668

##### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male	Female	Both
0 to 4	0.01914	0.01878	0.01897
5 to 9	0.01937	0.01957	0.01947
10 to 14	0.02531	0.02738	0.02634
15 to 19	0.03634	0.04174	0.03901
20 to 24	0.05113	0.06098	0.05601
25 to 29	0.05836	0.06960	0.06395
30 to 34	0.07410	0.08837	0.08125
35 to 39	0.09959	0.11877	0.10926
40 to 44	0.12144	0.14482	0.13330
45 to 49	0.15767	0.18803	0.17319
50 to 54	0.19091	0.22768	0.20989
55 to 59	0.24601	0.29338	0.27080
60 to 64	0.29210	0.34835	0.32209
65 to 69	0.36055	0.42998	0.39861
70 to 74	0.39754	0.47409	0.44121
75 to 79	0.44829	0.53462	0.50051
80 to 84	0.46439	0.55382	0.52137
85 +	0.48393	0.57712	0.54668

##### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

##### Policy Termination at Age 75

Age Band	Male	Female	Both
0 to 4	0.01914	0.01878	0.01897
5 to 9	0.01937	0.01957	0.01947

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
10 to 14	0.02531	0.02738	0.02634
15 to 19	0.03634	0.04174	0.03901
20 to 24	0.05113	0.06098	0.05601
25 to 29	0.05836	0.06960	0.06395
30 to 34	0.07410	0.08837	0.08125
35 to 39	0.09959	0.11877	0.10926
40 to 44	0.12144	0.14482	0.13330
45 to 49	0.15767	0.18803	0.17319
50 to 54	0.19091	0.22768	0.20989
55 to 59	0.24601	0.29338	0.27080
60 to 64	0.28367	0.33830	0.31257
65 to 69	0.33572	0.40037	0.37029
70 to 74	0.33572	0.40037	0.37029

#### **(5) Coma**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 50.0%.

#### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.14055	0.10185	0.12165
5 to 9	0.08265	0.05760	0.07050
10 to 14	0.11010	0.05775	0.08460
15 to 19	0.28380	0.12960	0.20865
20 to 24	0.28785	0.07815	0.18600
25 to 34	0.20745	0.05940	0.13455
35 to 44	0.18990	0.07785	0.13380
45 to 54	0.18840	0.07455	0.13050
55 to 64	0.20565	0.08400	0.14250
65 to 74	0.25815	0.15900	0.20430
75 +	0.65355	0.55755	0.59385

#### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.12290	0.07989	0.10195
5 to 9	0.14169	0.07252	0.10803
10 to 14	0.20856	0.08621	0.14896
15 to 19	0.26640	0.09481	0.18271
20 to 24	0.23972	0.06817	0.15578
25 to 29	0.20313	0.06394	0.13437
30 to 34	0.19707	0.07004	0.13393
35 to 39	0.18953	0.07704	0.13299
40 to 44	0.18997	0.07643	0.13253

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
45 to 49	0.19264	0.07687	0.13345
50 to 54	0.20141	0.08422	0.14094
55 to 59	0.21856	0.10245	0.15770
60 to 64	0.25822	0.14995	0.20021
65 to 69	0.35539	0.25702	0.30010
70 to 74	0.49009	0.39279	0.43281
75 to 79	0.65355	0.55755	0.59385
80 to 84	0.65355	0.55755	0.59385
85 +	0.65355	0.55755	0.59385

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.12290	0.07989	0.10195
5 to 9	0.14169	0.07252	0.10803
10 to 14	0.20856	0.08621	0.14896
15 to 19	0.26640	0.09481	0.18271
20 to 24	0.23972	0.06817	0.15578
25 to 29	0.20313	0.06394	0.13437
30 to 34	0.19707	0.07004	0.13393
35 to 39	0.18953	0.07704	0.13299
40 to 44	0.18997	0.07643	0.13253
45 to 49	0.19264	0.07687	0.13345
50 to 54	0.20141	0.08422	0.14094
55 to 59	0.21856	0.10245	0.15770
60 to 64	0.23518	0.12619	0.17726
65 to 69	0.25815	0.15900	0.20430
70 to 74	0.25815	0.15900	0.20430

**(6) Coronary Artery Bypass Surgery**

Coverage may be provided for the procedure listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 50.0%.

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 17	0.00000	0.00000	0.00000
18 to 44	0.08000	0.07000	0.07503
45 to 64	1.69000	0.55000	1.10603
65 to 74	5.59000	1.65000	3.48291
75 to 84	7.23000	2.15000	4.28324
85 +	2.25000	0.42000	1.01773

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00969	0.00848	0.00909
10 to 14	0.02839	0.02484	0.02663
15 to 19	0.06569	0.05748	0.06161
20 to 24	0.08000	0.07000	0.07503
25 to 29	0.08000	0.07000	0.07503
30 to 34	0.16868	0.09644	0.13182
35 to 39	0.47596	0.18805	0.32859
40 to 44	1.02441	0.35156	0.67980
45 to 49	1.69000	0.55000	1.10603
50 to 54	1.90481	0.61059	1.23694
55 to 59	2.64915	0.82053	1.69059
60 to 64	4.06803	1.22279	2.54437
65 to 69	5.99333	1.77297	3.67974
70 to 74	6.27772	1.84801	3.77252
75 to 79	6.00524	1.72453	3.48014
80 to 84	4.30878	1.13520	2.36773
85 +	2.25000	0.42000	1.01773

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00969	0.00848	0.00909
10 to 14	0.02839	0.02484	0.02663
15 to 19	0.06569	0.05748	0.06161
20 to 24	0.08000	0.07000	0.07503
25 to 29	0.08000	0.07000	0.07503
30 to 34	0.16868	0.09644	0.13182
35 to 39	0.47596	0.18805	0.32859
40 to 44	1.02441	0.35156	0.67980
45 to 49	1.69000	0.55000	1.10603
50 to 54	1.90481	0.61059	1.23694
55 to 59	2.64915	0.82053	1.69059
60 to 64	3.88372	1.16874	2.44301
65 to 69	5.59000	1.65000	3.48291
70 to 74	5.59000	1.65000	3.48291

**(7) Heart Attack**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

## Unitobacco Claim Costs

### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 34	0.00000	0.00000	0.00000
35 to 44	1.11000	0.53500	0.82117
45 to 54	2.40000	1.38000	1.88189
55 to 64	4.53000	2.31000	3.38109
65 to 74	7.90000	4.51500	6.08972
75 +	12.14000	10.08000	10.88787

### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.00000	0.00000	0.00000
15 to 19	0.00000	0.00000	0.00000
20 to 24	0.06114	0.02947	0.04523
25 to 29	0.27299	0.13158	0.20195
30 to 34	0.72217	0.36037	0.54011
35 to 39	1.42726	0.74282	1.08204
40 to 44	1.98402	1.08189	1.52595
45 to 49	2.92384	1.60872	2.25060
50 to 54	3.83505	2.04698	2.91049
55 to 59	5.35880	2.85229	4.04724
60 to 64	6.74034	3.90994	5.23422
65 to 69	8.94277	5.88363	7.26976
70 to 74	10.38714	7.77937	8.90427
75 to 79	12.14000	10.08000	10.88787
80 to 84	12.14000	10.08000	10.88787
85 +	12.14000	10.08000	10.88787

### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

#### Policy Termination at 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.00000	0.00000	0.00000
15 to 19	0.00000	0.00000	0.00000
20 to 24	0.06114	0.02947	0.04523
25 to 29	0.27299	0.13158	0.20195
30 to 34	0.72217	0.36037	0.54011
35 to 39	1.42726	0.74282	1.08204
40 to 44	1.98402	1.08189	1.52595
45 to 49	2.92384	1.60872	2.25060
50 to 54	3.83505	2.04698	2.91049

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
55 to 59	5.35880	2.85229	4.04724
60 to 64	6.42560	3.55030	4.90467
65 to 69	7.90000	4.51500	6.08972
70 to 74	7.90000	4.51500	6.08972

Non Smoking Claim Costs

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 34	0.00000	0.00000	0.00000
35 to 39	0.88307	0.47348	0.67737
40 to 44	0.84961	0.46322	0.65549
45 to 49	1.83732	1.18379	1.50536
50 to 54	1.83732	1.18379	1.50536
55 to 59	3.46794	1.98156	2.69870
60 to 64	3.46794	1.98156	2.69870
65 to 69	7.06145	4.17765	5.51921
70 to 74	7.06145	4.17765	5.51921
75 to 84	10.85140	9.32686	9.92474
85 +	10.85140	9.32686	9.92474

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.00000	0.00000	0.00000
15 to 19	0.00000	0.00000	0.00000
20 to 24	0.04864	0.02608	0.03731
25 to 29	0.21534	0.11588	0.16538
30 to 34	0.56417	0.31490	0.43877
35 to 39	1.10636	0.64468	0.87355
40 to 44	1.51880	0.92984	1.21974
45 to 49	2.23835	1.37999	1.79884
50 to 54	2.99175	1.77271	2.36071
55 to 59	4.35171	2.52166	3.39236
60 to 64	5.78460	3.55337	4.59583
65 to 69	7.99353	5.44402	6.60269
70 to 74	9.28460	7.19812	8.10345
75 to 79	10.85140	9.32686	9.92474
80 to 84	10.85140	9.32686	9.92474
85 +	10.85140	9.32686	9.92474

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.00000	0.00000	0.00000
15 to 19	0.00000	0.00000	0.00000
20 to 24	0.04864	0.02608	0.03731
25 to 29	0.21534	0.11588	0.16538
30 to 34	0.56417	0.31490	0.43877
35 to 39	1.10636	0.64468	0.87355
40 to 44	1.51880	0.92984	1.21974
45 to 49	2.23835	1.37999	1.79884
50 to 54	2.99175	1.77271	2.36071
55 to 59	4.35171	2.52166	3.39236
60 to 64	5.48926	3.21684	4.28522
65 to 69	7.06145	4.17765	5.51921
70 to 74	7.06145	4.17765	5.51921

Smoking Claim Costs

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 34	0.00000	0.00000	0.00000
35 to 39	1.72668	0.78108	1.25179
40 to 44	1.81759	0.82214	1.31747
45 to 49	4.13397	2.19001	3.14654
50 to 54	4.13397	2.19001	3.14654
55 to 59	7.80287	3.66589	5.66187
60 to 64	7.80287	3.66589	5.66187
65 to 69	15.88826	7.72865	11.52455
70 to 74	15.88826	7.72865	11.52455
75 to 84	24.41565	17.25469	20.06302
85 +	24.41565	17.25469	20.06302

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.00000	0.00000	0.00000
15 to 19	0.00000	0.00000	0.00000
20 to 24	0.09510	0.04302	0.06895
25 to 29	0.42966	0.19436	0.31148
30 to 34	1.16279	0.54361	0.85118
35 to 39	2.34969	1.14158	1.74015
40 to 44	3.37843	1.70581	2.52892

Age Band	Male	Female	Both
45 to 49	5.03628	2.55298	3.76515
50 to 54	6.73144	3.27951	4.94491
55 to 59	9.79135	4.66506	7.10371
60 to 64	13.01535	6.57374	9.57114
65 to 69	17.98545	10.07144	13.62446
70 to 74	20.89034	13.31653	16.53313
75 to 79	24.41565	17.25469	20.06302
80 to 84	24.41565	17.25469	20.06302
85 +	24.41565	17.25469	20.06302

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

Age Band	Male	Female	Both
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.00000	0.00000	0.00000
15 to 19	0.00000	0.00000	0.00000
20 to 24	0.09510	0.04302	0.06895
25 to 29	0.42966	0.19436	0.31148
30 to 34	1.16279	0.54361	0.85118
35 to 39	2.34969	1.14158	1.74015
40 to 44	3.37843	1.70581	2.52892
45 to 49	5.03628	2.55298	3.76515
50 to 54	6.73144	3.27951	4.94491
55 to 59	9.79135	4.66506	7.10371
60 to 64	12.35084	5.95116	8.95958
65 to 69	15.88826	7.72865	11.52455
70 to 74	15.88826	7.72865	11.52455

**(8) Heart Valve Replacement**

Coverage may be provided for the procedure listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 50.0%.

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male/Female
0 to 9	0.30545
10 to 24	0.22214
25 to 64	0.24991
65 to 74	0.33321
75 +	0.55536

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male/Female</b>
0 to 4	0.28496
5 to 9	0.25658
10 to 14	0.22367
15 to 19	0.22897
20 to 24	0.23843
25 to 29	0.24991
30 to 34	0.24991
35 to 39	0.24991
40 to 44	0.24991
45 to 49	0.24991
50 to 54	0.25450
55 to 59	0.27040
60 to 64	0.31101
65 to 69	0.38785
70 to 74	0.46352
75 to 79	0.55536
80 to 84	0.55536
85 +	0.55536

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male/Female</b>
0 to 4	0.28496
5 to 9	0.25658
10 to 14	0.22367
15 to 19	0.22897
20 to 24	0.23843
25 to 29	0.24991
30 to 34	0.24991
35 to 39	0.24991
40 to 44	0.24991
45 to 49	0.24991
50 to 54	0.25450
55 to 59	0.27040
60 to 64	0.29677
65 to 69	0.33321
70 to 74	0.33321

### (9) Category One Cancer

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

#### Unitobacco Claim Costs

##### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
< 1	0.26250	0.23310	0.24780
1 to 4	0.24150	0.21105	0.22680
5 to 9	0.13965	0.11970	0.12915
10 to 14	0.14910	0.13335	0.14070
15 to 19	0.23310	0.21000	0.22155
20 to 24	0.36120	0.39060	0.37485
25 to 29	0.50400	0.68040	0.59115
30 to 34	0.67410	1.14555	0.90825
35 to 39	0.92925	1.83435	1.38180
40 to 44	1.56660	2.97990	2.27640
45 to 49	2.94000	4.49610	3.72645
50 to 54	5.75085	6.12780	5.94300
55 to 59	9.92670	7.93800	8.90085
60 to 64	15.56310	10.74360	13.05150
65 to 69	22.90890	14.22435	18.29100
70 to 74	27.91110	16.83570	21.84525
75 to 79	31.60815	19.29165	24.57525
80 to 84	32.59200	20.54640	25.27980
85 +	32.22660	19.74525	23.83080

##### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.18871	0.16504	0.17681
5 to 9	0.17291	0.15651	0.16425
10 to 14	0.23774	0.23869	0.23774
15 to 19	0.35273	0.41283	0.38214
20 to 24	0.50085	0.71293	0.60580
25 to 29	0.70163	1.18575	0.94289
30 to 34	1.05616	1.91483	1.48591
35 to 39	1.79570	2.96908	2.38527
40 to 44	3.29351	4.37028	3.83503
45 to 49	5.92625	6.05296	5.98271
50 to 54	9.99115	8.07136	8.98742
55 to 59	15.31506	10.58361	12.81992
60 to 64	21.30592	13.56287	17.14942
65 to 69	26.80656	16.42926	21.08610
70 to 74	30.30159	18.54080	23.54011

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
75 to 79	32.09540	19.83064	24.63217
80 to 84	32.37766	20.07645	24.42983
85 +	32.22660	19.74525	23.83080

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.18871	0.16504	0.17681
5 to 9	0.17291	0.15651	0.16425
10 to 14	0.23774	0.23869	0.23774
15 to 19	0.35273	0.41283	0.38214
20 to 24	0.50085	0.71293	0.60580
25 to 29	0.70163	1.18575	0.94289
30 to 34	1.05616	1.91483	1.48591
35 to 39	1.79570	2.96908	2.38527
40 to 44	3.29351	4.37028	3.83503
45 to 49	5.92625	6.05296	5.98271
50 to 54	9.99115	8.07136	8.98742
55 to 59	15.31506	10.58361	12.81992
60 to 64	20.70541	13.22894	16.71657
65 to 69	25.16868	15.40405	19.89666
70 to 74	27.91110	16.83570	21.84525

Non Smoking Claim Costs

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
< 1	0.26250	0.23310	0.24780
1 to 4	0.24150	0.21105	0.22680
5 to 9	0.13965	0.11970	0.12915
10 to 14	0.14910	0.13335	0.14070
15 to 19	0.23310	0.21000	0.22155
20 to 24	0.35831	0.38827	0.37298
25 to 29	0.49863	0.67634	0.58665
30 to 34	0.66164	1.13197	0.89642
35 to 39	0.88181	1.79838	1.34213
40 to 44	1.41441	2.89311	2.15731
45 to 49	2.50960	4.24761	3.38945
50 to 54	4.68835	5.48594	5.09486
55 to 59	7.74465	6.75287	7.23325
60 to 64	11.64140	8.70632	10.11598
65 to 69	19.88620	12.45020	15.95094
70 to 74	24.42985	14.85940	19.24001
75 to 79	27.66578	17.02705	21.65808
80 to 84	28.52691	18.13451	22.29544

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
85 +	28.20709	17.42741	20.94838

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.18871	0.16504	0.17681
5 to 9	0.17275	0.15638	0.16415
10 to 14	0.23690	0.23802	0.23714
15 to 19	0.35003	0.41051	0.37999
20 to 24	0.49284	0.70601	0.59905
25 to 29	0.67773	1.16780	0.92287
30 to 34	0.98210	1.86672	1.42621
35 to 39	1.58358	2.84186	2.21726
40 to 44	2.76101	4.06198	3.41727
45 to 49	4.75391	5.39318	5.07451
50 to 54	7.89360	6.91574	7.37956
55 to 59	12.30839	8.95219	10.54041
60 to 64	17.77339	11.61434	14.48079
65 to 69	23.39472	14.45751	18.51007
70 to 74	26.52218	16.36434	20.74098
75 to 79	28.09225	17.50277	21.70066
80 to 84	28.33931	17.71973	21.50527
85 +	28.20709	17.42741	20.94838

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.18871	0.16504	0.17681
5 to 9	0.17275	0.15638	0.16415
10 to 14	0.23690	0.23802	0.23714
15 to 19	0.35003	0.41051	0.37999
20 to 24	0.49284	0.70601	0.59905
25 to 29	0.67773	1.16780	0.92287
30 to 34	0.98210	1.86672	1.42621
35 to 39	1.58358	2.84186	2.21726
40 to 44	2.76101	4.06198	3.41727
45 to 49	4.75391	5.39318	5.07451
50 to 54	7.89360	6.91574	7.37956
55 to 59	12.30839	8.95219	10.54041
60 to 64	17.19677	11.29884	14.06243
65 to 69	21.93883	13.53857	17.43680
70 to 74	24.42985	14.85940	19.24001

## Smoking Claim Costs

### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
< 1	0.26250	0.23310	0.24780
1 to 4	0.24150	0.21105	0.22680
5 to 9	0.13965	0.11970	0.12915
10 to 14	0.14910	0.13335	0.14070
15 to 19	0.23310	0.21000	0.22155
20 to 24	0.36906	0.39992	0.38417
25 to 29	0.51858	0.69663	0.60677
30 to 34	0.70795	1.19989	0.95352
35 to 39	1.05817	1.97822	1.52023
40 to 44	1.98017	3.32708	2.65686
45 to 49	4.26632	5.52189	4.90194
50 to 54	9.02507	8.77750	8.89889
55 to 59	16.65100	12.83045	14.68096
60 to 64	27.64833	19.15390	23.23361
65 to 69	51.70412	31.12550	40.81357
70 to 74	61.07463	35.66256	47.29424
75 to 79	69.16445	40.86492	53.18369
80 to 84	71.31728	43.52282	54.65122
85 +	70.51773	41.82578	51.19745

### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.18871	0.16504	0.17681
5 to 9	0.17334	0.15702	0.16477
10 to 14	0.24005	0.24136	0.24038
15 to 19	0.36006	0.42210	0.39078
20 to 24	0.52263	0.74061	0.63124
25 to 29	0.76658	1.25755	1.01215
30 to 34	1.26606	2.10907	1.68914
35 to 39	2.42336	3.48854	2.95926
40 to 44	4.91157	5.63843	5.27526
45 to 49	9.53896	8.77665	9.13959
50 to 54	17.52795	13.36946	15.36227
55 to 59	29.53421	19.73386	24.37834
60 to 64	44.50932	27.57868	35.46404
65 to 69	59.30891	35.21273	46.14432
70 to 74	66.30546	39.27441	50.91962
75 to 79	70.23064	42.00665	53.19512
80 to 84	70.84827	42.52735	52.62527
85 +	70.51773	41.82578	51.19745

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.18871	0.16504	0.17681
5 to 9	0.17334	0.15702	0.16477
10 to 14	0.24005	0.24136	0.24038
15 to 19	0.36006	0.42210	0.39078
20 to 24	0.52263	0.74061	0.63124
25 to 29	0.76658	1.25755	1.01215
30 to 34	1.26606	2.10907	1.68914
35 to 39	2.42336	3.48854	2.95926
40 to 44	4.91157	5.63843	5.27526
45 to 49	9.53896	8.77665	9.13959
50 to 54	17.52795	13.36946	15.36227
55 to 59	29.53421	19.73386	24.37834
60 to 64	43.07221	26.80424	34.43119
65 to 69	55.93732	33.17515	43.74126
70 to 74	61.07463	35.66256	47.29424

**(10) Category Two Cancer**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 50.0%.

**Unitobacco Claim Costs**

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
< 1	0.02283	0.02027	0.02158
1 to 4	0.02100	0.01835	0.01970
5 to 9	0.01214	0.01041	0.01129
10 to 14	0.01297	0.01160	0.01230
15 to 19	0.02027	0.01826	0.01929
20 to 24	0.03141	0.03396	0.03266
25 to 29	0.04383	0.05916	0.05142
30 to 34	0.05862	0.09961	0.07908
35 to 39	0.08080	0.15951	0.12033
40 to 44	0.13622	0.25912	0.19797
45 to 49	0.25565	0.39096	0.32415
50 to 54	0.50007	0.53284	0.51677
55 to 59	0.86318	0.69025	0.77401
60 to 64	1.35329	0.93421	1.13549
65 to 69	1.99205	1.23688	1.59240
70 to 74	2.42701	1.46395	1.90476
75 to 79	2.74849	1.67751	2.14371
80 to 84	2.83404	1.78662	2.20599
85 +	2.80227	1.71695	2.07145

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01641	0.01435	0.01540
5 to 9	0.01504	0.01361	0.01434
10 to 14	0.02068	0.02076	0.02072
15 to 19	0.03067	0.03589	0.03327
20 to 24	0.04355	0.06199	0.05274
25 to 29	0.06101	0.10311	0.08207
30 to 34	0.09184	0.16651	0.12932
35 to 39	0.15614	0.25818	0.20751
40 to 44	0.28639	0.38002	0.33352
45 to 49	0.51532	0.52633	0.52031
50 to 54	0.86878	0.70184	0.78173
55 to 59	1.33172	0.92030	1.11562
60 to 64	1.85266	1.17936	1.49349
65 to 69	2.33097	1.42861	1.83783
70 to 74	2.63488	1.61222	2.05283
75 to 79	2.79086	1.72438	2.14715
80 to 84	2.81540	1.74575	2.12707
85 +	2.80227	1.71695	2.07145

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Policy Termination at 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01641	0.01435	0.01540
5 to 9	0.01504	0.01361	0.01434
10 to 14	0.02068	0.02076	0.02072
15 to 19	0.03067	0.03589	0.03327
20 to 24	0.04355	0.06199	0.05274
25 to 29	0.06101	0.10311	0.08207
30 to 34	0.09184	0.16651	0.12932
35 to 39	0.15614	0.25818	0.20751
40 to 44	0.28639	0.38002	0.33352
45 to 49	0.51532	0.52633	0.52031
50 to 54	0.86878	0.70184	0.78173
55 to 59	1.33172	0.92030	1.11562
60 to 64	1.80044	1.15032	1.45559
65 to 69	2.18855	1.33946	1.73351
70 to 74	2.42701	1.46395	1.90476

Non Smoking Claim Costs

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
< 1	0.02283	0.02027	0.02158
1 to 4	0.02100	0.01835	0.01970

Age Band	Male	Female	Both
5 to 9	0.01214	0.01041	0.01129
10 to 14	0.01297	0.01160	0.01230
15 to 19	0.02027	0.01826	0.01929
20 to 24	0.03116	0.03376	0.03243
25 to 29	0.04336	0.05881	0.05101
30 to 34	0.05754	0.09843	0.07795
35 to 39	0.07667	0.15638	0.11670
40 to 44	0.12299	0.25157	0.18759
45 to 49	0.21822	0.36935	0.29473
50 to 54	0.40768	0.47703	0.44303
55 to 59	0.67344	0.58720	0.62897
60 to 64	1.01228	0.75706	0.87964
65 to 69	1.72921	1.08261	1.38702
70 to 74	2.12430	1.29210	1.67302
75 to 79	2.40568	1.48059	1.88328
80 to 84	2.48056	1.57689	1.93870
85 +	2.45275	1.51540	1.82157

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male	Female	Both
0 to 4	0.01641	0.01435	0.01540
5 to 9	0.01502	0.01360	0.01433
10 to 14	0.02060	0.02070	0.02066
15 to 19	0.03044	0.03570	0.03305
20 to 24	0.04286	0.06139	0.05209
25 to 29	0.05893	0.10155	0.08025
30 to 34	0.08540	0.16232	0.12402
35 to 39	0.13770	0.24711	0.19280
40 to 44	0.24008	0.35321	0.29715
45 to 49	0.41338	0.46896	0.44126
50 to 54	0.68639	0.60136	0.64169
55 to 59	1.07028	0.77844	0.91655
60 to 64	1.54549	1.00993	1.25918
65 to 69	2.03429	1.25716	1.60955
70 to 74	2.30624	1.42296	1.80353
75 to 79	2.44276	1.52196	1.88698
80 to 84	2.46425	1.54082	1.86999
85 +	2.45275	1.51540	1.82157

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at 75

Age Band	Male	Female	Both
0 to 4	0.01641	0.01435	0.01540
5 to 9	0.01502	0.01360	0.01433
10 to 14	0.02060	0.02070	0.02066

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
15 to 19	0.03044	0.03570	0.03305
20 to 24	0.04286	0.06139	0.05209
25 to 29	0.05893	0.10155	0.08025
30 to 34	0.08540	0.16232	0.12402
35 to 39	0.13770	0.24711	0.19280
40 to 44	0.24008	0.35321	0.29715
45 to 49	0.41338	0.46896	0.44126
50 to 54	0.68639	0.60136	0.64169
55 to 59	1.07028	0.77844	0.91655
60 to 64	1.49535	0.98249	1.22280
65 to 69	1.90769	1.17725	1.51622
70 to 74	2.12430	1.29210	1.67302

#### Smoking Claim Costs

##### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
< 1	0.02283	0.02027	0.02158
1 to 4	0.02100	0.01835	0.01970
5 to 9	0.01214	0.01041	0.01129
10 to 14	0.01297	0.01160	0.01230
15 to 19	0.02027	0.01826	0.01929
20 to 24	0.03209	0.03477	0.03340
25 to 29	0.04509	0.06057	0.05276
30 to 34	0.06157	0.10434	0.08292
35 to 39	0.09200	0.17202	0.13219
40 to 44	0.17219	0.28931	0.23103
45 to 49	0.37097	0.48016	0.42625
50 to 54	0.78478	0.76325	0.77381
55 to 59	1.44790	1.11568	1.27659
60 to 64	2.40417	1.66553	2.02028
65 to 69	4.49595	2.70653	3.54896
70 to 74	5.31075	3.10104	4.11247
75 to 79	6.01420	3.55342	4.62460
80 to 84	6.20140	3.78454	4.75221
85 +	6.13188	3.63696	4.45188

##### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01641	0.01435	0.01540
5 to 9	0.01507	0.01366	0.01438
10 to 14	0.02088	0.02099	0.02094
15 to 19	0.03131	0.03670	0.03399
20 to 24	0.04544	0.06440	0.05489

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
25 to 29	0.06666	0.10935	0.08801
30 to 34	0.11009	0.18340	0.14688
35 to 39	0.21072	0.30335	0.25732
40 to 44	0.42709	0.49029	0.45871
45 to 49	0.82946	0.76318	0.79474
50 to 54	1.52415	1.16255	1.33583
55 to 59	2.56816	1.71596	2.11982
60 to 64	3.87032	2.39811	3.08378
65 to 69	5.15722	3.06193	4.01249
70 to 74	5.76560	3.41511	4.42772
75 to 79	6.10691	3.65270	4.62559
80 to 84	6.16062	3.69797	4.57604
85 +	6.13188	3.63696	4.45188

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01641	0.01435	0.01540
5 to 9	0.01507	0.01366	0.01438
10 to 14	0.02088	0.02099	0.02094
15 to 19	0.03131	0.03670	0.03399
20 to 24	0.04544	0.06440	0.05489
25 to 29	0.06666	0.10935	0.08801
30 to 34	0.11009	0.18340	0.14688
35 to 39	0.21072	0.30335	0.25732
40 to 44	0.42709	0.49029	0.45871
45 to 49	0.82946	0.76318	0.79474
50 to 54	1.52415	1.16255	1.33583
55 to 59	2.56816	1.71596	2.11982
60 to 64	3.74536	2.33077	2.99397
65 to 69	4.86404	2.88475	3.80353
70 to 74	5.31075	3.10104	4.11247

**(11) Kidney (Renal) Failure**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

**Unitobacco Claim Costs**

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01761	0.01059	0.01404
5 to 9	0.00725	0.00641	0.00682

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
10 to 14	0.01458	0.01261	0.01357
15 to 19	0.02945	0.02561	0.02750
20 to 29	0.06946	0.05630	0.06279
30 to 39	0.17549	0.11483	0.14437
40 to 49	0.35089	0.21305	0.28019
50 to 59	0.68625	0.43554	0.55787
60 to 64	1.08345	0.75898	0.91722
65 to 69	1.42033	1.01377	1.21292
70 to 74	1.80018	1.23530	1.51234
75 to 79	2.25883	1.42094	1.83246
80 to 84	2.50533	1.42752	1.95707
85 +	2.15040	0.93092	1.53019

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01415	0.01038	0.01223
5 to 9	0.01741	0.01493	0.01615
10 to 14	0.03314	0.02778	0.03042
15 to 19	0.05876	0.04684	0.05269
20 to 24	0.09554	0.07069	0.08285
25 to 29	0.14132	0.09604	0.11812
30 to 34	0.21863	0.13899	0.17777
35 to 39	0.29685	0.18470	0.23933
40 to 44	0.43337	0.26777	0.34848
45 to 49	0.56949	0.36137	0.46287
50 to 54	0.80249	0.52912	0.66253
55 to 59	1.02302	0.70013	0.85788
60 to 64	1.39974	0.97314	1.18194
65 to 69	1.76952	1.18974	1.47415
70 to 74	2.11029	1.31846	1.70725
75 to 79	2.31613	1.30267	1.80057
80 to 84	2.29713	1.13622	1.70667
85 +	2.15040	0.93092	1.53019

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01415	0.01038	0.01223
5 to 9	0.01741	0.01493	0.01615
10 to 14	0.03314	0.02778	0.03042
15 to 19	0.05876	0.04684	0.05269
20 to 24	0.09554	0.07069	0.08285
25 to 29	0.14132	0.09604	0.11812
30 to 34	0.21863	0.13899	0.17777

35 to 39	0.29685	0.18470	0.23933
40 to 44	0.43337	0.26777	0.34848
45 to 49	0.56949	0.36137	0.46287
50 to 54	0.80249	0.52912	0.66253
55 to 59	1.02302	0.70013	0.85788
60 to 64	1.34967	0.94704	1.14403
65 to 69	1.59193	1.11385	1.34819
70 to 74	1.80018	1.23530	1.51234

#### Non Smoking Claim Costs

##### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01761	0.01059	0.01418
5 to 9	0.00725	0.00641	0.00684
10 to 14	0.01458	0.01261	0.01362
15 to 19	0.02945	0.02561	0.02758
20 to 24	0.06597	0.05486	0.06052
25 to 29	0.06451	0.05424	0.05948
30 to 34	0.15950	0.10940	0.13437
35 to 39	0.15611	0.10818	0.13193
40 to 44	0.30573	0.19852	0.25149
45 to 49	0.30592	0.19763	0.25082
50 to 54	0.59830	0.40403	0.49862
55 to 59	0.59830	0.40403	0.49840
60 to 64	0.94459	0.70406	0.82063
65 to 69	1.30409	0.97666	1.12744
70 to 74	1.65181	1.19008	1.40174
75 to 79	2.07265	1.36892	1.67323
80 to 84	2.29883	1.37526	1.75799
85 +	1.97316	0.89684	1.28854

##### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01415	0.01038	0.01231
5 to 9	0.01722	0.01486	0.01606
10 to 14	0.03220	0.02740	0.02985
15 to 19	0.05575	0.04565	0.05077
20 to 24	0.08829	0.06799	0.07819
25 to 29	0.12764	0.09127	0.10940
30 to 34	0.19432	0.13085	0.16231
35 to 39	0.26003	0.17232	0.21555
40 to 44	0.37775	0.24876	0.31203
45 to 49	0.49650	0.33523	0.41387
50 to 54	0.70327	0.49283	0.59464
55 to 59	0.90900	0.65882	0.77798

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
60 to 64	1.26416	0.92630	1.08301
65 to 69	1.62402	1.14618	1.35978
70 to 74	1.93636	1.27019	1.55598
75 to 79	2.12523	1.25498	1.60750
80 to 84	2.10780	1.09462	1.48262
85 +	1.97316	0.89684	1.28854

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01415	0.01038	0.01231
5 to 9	0.01722	0.01486	0.01606
10 to 14	0.03220	0.02740	0.02985
15 to 19	0.05575	0.04565	0.05077
20 to 24	0.08829	0.06799	0.07819
25 to 29	0.12764	0.09127	0.10940
30 to 34	0.19432	0.13085	0.16231
35 to 39	0.26003	0.17232	0.21555
40 to 44	0.37775	0.24876	0.31203
45 to 49	0.49650	0.33523	0.41387
50 to 54	0.70327	0.49283	0.59464
55 to 59	0.90900	0.65882	0.77798
60 to 64	1.21704	0.90050	1.04861
65 to 69	1.46118	1.07307	1.25135
70 to 74	1.65181	1.19008	1.40174

Smoking Claim Costs

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01761	0.01059	0.01418
5 to 9	0.00725	0.00641	0.00684
10 to 14	0.01458	0.01261	0.01362
15 to 19	0.02945	0.02561	0.02758
20 to 24	0.07893	0.06205	0.07064
25 to 29	0.08291	0.06452	0.07391
30 to 34	0.21895	0.13656	0.17762
35 to 39	0.22817	0.14144	0.18442
40 to 44	0.47362	0.27117	0.37120
45 to 49	0.48947	0.27668	0.38119
50 to 54	0.95728	0.56564	0.75633
55 to 59	0.95728	0.56564	0.75589
60 to 64	1.51134	0.98568	1.24043
65 to 69	2.52766	1.36732	1.90164

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
70 to 74	3.21366	1.66611	2.37550
75 to 79	4.03242	1.91649	2.83146
80 to 84	4.47246	1.92536	2.98090
85 +	3.83885	1.25558	2.19571

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01415	0.01038	0.01231
5 to 9	0.01793	0.01525	0.01662
10 to 14	0.03569	0.02933	0.03258
15 to 19	0.06695	0.05156	0.05935
20 to 24	0.11523	0.08148	0.09844
25 to 29	0.17850	0.11512	0.14670
30 to 34	0.28560	0.17163	0.22809
35 to 39	0.40181	0.23481	0.31710
40 to 44	0.59797	0.34547	0.46930
45 to 49	0.79440	0.46932	0.62783
50 to 54	1.14952	0.68996	0.91166
55 to 59	1.57002	0.92235	1.22883
60 to 64	2.32131	1.29682	1.76994
65 to 69	3.15566	1.60465	2.29997
70 to 74	3.76726	1.77827	2.63647
75 to 79	4.13472	1.75697	2.72601
80 to 84	4.10079	1.53247	2.52031
85 +	3.83885	1.25558	2.19571

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.01415	0.01038	0.01231
5 to 9	0.01793	0.01525	0.01662
10 to 14	0.03569	0.02933	0.03258
15 to 19	0.06695	0.05156	0.05935
20 to 24	0.11523	0.08148	0.09844
25 to 29	0.17850	0.11512	0.14670
30 to 34	0.28560	0.17163	0.22809
35 to 39	0.40181	0.23481	0.31710
40 to 44	0.59797	0.34547	0.46930
45 to 49	0.79440	0.46932	0.62783
50 to 54	1.14952	0.68996	0.91166
55 to 59	1.57002	0.92235	1.22883
60 to 64	2.22157	1.26070	1.70807
65 to 69	2.83757	1.50230	2.11571
70 to 74	3.21366	1.66611	2.37550

## (12) Deafness

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 14	0.07307	0.07127	0.07219
15 to 44	0.03606	0.03422	0.03515
45 to 64	0.05737	0.05098	0.05410
65 +	0.89584	0.63494	0.74755

### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.07103	0.06923	0.07015
5 to 9	0.06397	0.06216	0.06308
10 to 14	0.05136	0.04954	0.05046
15 to 19	0.03606	0.03422	0.03515
20 to 24	0.03606	0.03422	0.03515
25 to 29	0.03606	0.03422	0.03515
30 to 34	0.03723	0.03514	0.03619
35 to 39	0.04130	0.03834	0.03981
40 to 44	0.04856	0.04405	0.04626
45 to 49	0.05737	0.05098	0.05410
50 to 54	0.10355	0.08314	0.09229
55 to 59	0.26358	0.19460	0.22464
60 to 64	0.54921	0.39352	0.46087
65 to 69	0.89584	0.63494	0.74755
70 to 74	0.89584	0.63494	0.74755
75 to 79	0.89584	0.63494	0.74755
80 to 84	0.89584	0.63494	0.74755
85 +	0.89584	0.63494	0.74755

### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

#### Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.07103	0.06923	0.07015
5 to 9	0.06397	0.06216	0.06308
10 to 14	0.05136	0.04954	0.05046
15 to 19	0.03606	0.03422	0.03515
20 to 24	0.03606	0.03422	0.03515
25 to 29	0.03606	0.03422	0.03515
30 to 34	0.03723	0.03514	0.03619
35 to 39	0.04130	0.03834	0.03981
40 to 44	0.04856	0.04405	0.04626
45 to 49	0.05737	0.05098	0.05410

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
50 to 54	0.10355	0.08314	0.09229
55 to 59	0.26358	0.19460	0.22464
60 to 64	0.52900	0.37945	0.44416
65 to 69	0.89584	0.63494	0.74755
70 to 74	0.89584	0.63494	0.74755

**(13) Blindness**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 14	0.06833	0.10541	0.08646
15 to 44	0.03371	0.05062	0.04209
45 to 64	0.17881	0.25132	0.21595
65 +	1.51193	1.69486	1.61590

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.06642	0.10239	0.08402
5 to 9	0.05982	0.09194	0.07555
10 to 14	0.04802	0.07327	0.06044
15 to 19	0.03371	0.05062	0.04209
20 to 24	0.03371	0.05062	0.04209
25 to 29	0.03371	0.05062	0.04209
30 to 34	0.04170	0.06167	0.05167
35 to 39	0.06940	0.09998	0.08485
40 to 44	0.11882	0.16835	0.14408
45 to 49	0.17881	0.25132	0.21595
50 to 54	0.25224	0.33083	0.29306
55 to 59	0.50667	0.60634	0.56025
60 to 64	0.96080	1.09809	1.03715
65 to 69	1.51193	1.69486	1.61590
70 to 74	1.51193	1.69486	1.61590
75 to 79	1.51193	1.69486	1.61590
80 to 84	1.51193	1.69486	1.61590
85 +	1.51193	1.69486	1.61590

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.06642	0.10239	0.08402
5 to 9	0.05982	0.09194	0.07555
10 to 14	0.04802	0.07327	0.06044

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
15 to 19	0.03371	0.05062	0.04209
20 to 24	0.03371	0.05062	0.04209
25 to 29	0.03371	0.05062	0.04209
30 to 34	0.04170	0.06167	0.05167
35 to 39	0.06940	0.09998	0.08485
40 to 44	0.11882	0.16835	0.14408
45 to 49	0.17881	0.25132	0.21595
50 to 54	0.25224	0.33083	0.29306
55 to 59	0.50667	0.60634	0.56025
60 to 64	0.92868	1.06330	1.00342
65 to 69	1.51193	1.69486	1.61590
70 to 74	1.51193	1.69486	1.61590

#### **(14) Organ Transplant**

Coverage may be provided for the procedure listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

#### **Unitobacco Claim Costs**

##### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
< 1	0.10974	0.06237	0.08658
1 to 5	0.03817	0.02691	0.03266
6 to 10	0.01836	0.01389	0.01617
11 to 17	0.02069	0.01498	0.01790
18 to 34	0.03278	0.02379	0.02835
35 to 49	0.07555	0.04866	0.06193
50 to 64	0.17752	0.10583	0.14066
65 +	0.08064	0.04184	0.05875

##### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.02712	0.01954	0.02341
5 to 9	0.02039	0.01501	0.01776
10 to 14	0.02366	0.01715	0.02047
15 to 19	0.02778	0.02015	0.02403
20 to 24	0.03514	0.02516	0.03020
25 to 29	0.04330	0.02991	0.03661
30 to 34	0.05787	0.03838	0.04805
35 to 39	0.08117	0.05181	0.06627
40 to 44	0.10063	0.06272	0.08129
45 to 49	0.13536	0.08220	0.10811
50 to 54	0.17218	0.10231	0.13615

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
55 to 59	0.15369	0.09009	0.12052
60 to 64	0.12069	0.06829	0.09261
65 to 69	0.08064	0.04184	0.05875
70 to 74	0.08064	0.04184	0.05875
75 to 79	0.08064	0.04184	0.05875
80 to 84	0.08064	0.04184	0.05875
85 +	0.08064	0.04184	0.05875

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.02712	0.01954	0.02341
5 to 9	0.02039	0.01501	0.01776
10 to 14	0.02366	0.01715	0.02047
15 to 19	0.02778	0.02015	0.02403
20 to 24	0.03514	0.02516	0.03020
25 to 29	0.04330	0.02991	0.03661
30 to 34	0.05787	0.03838	0.04805
35 to 39	0.08117	0.05181	0.06627
40 to 44	0.10063	0.06272	0.08129
45 to 49	0.13536	0.08220	0.10811
50 to 54	0.17218	0.10231	0.13615
55 to 59	0.15369	0.09009	0.12052
60 to 64	0.12303	0.06984	0.09459
65 to 69	0.08064	0.04184	0.05875
70 to 74	0.08064	0.04184	0.05875

Non Smoking Claim Costs

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
< 1	0.10974	0.06237	0.08658
1 to 5	0.03817	0.02691	0.03267
6 to 10	0.01836	0.01389	0.01617
11 to 17	0.02069	0.01498	0.01790
18 to 19	0.03278	0.02379	0.02839
20 to 24	0.03113	0.02318	0.02723
25 to 29	0.03044	0.02292	0.02676
30 to 34	0.02979	0.02266	0.02621
35 to 39	0.06720	0.04584	0.05643
40 to 44	0.06583	0.04534	0.05546
45 to 49	0.06587	0.04514	0.05532
50 to 54	0.15477	0.09817	0.12573
55 to 59	0.15477	0.09817	0.12567
60 to 64	0.15477	0.09817	0.12560

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
65 to 69	0.07404	0.04031	0.05584
70 +	0.07399	0.04031	0.05575

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.02712	0.01954	0.02341
5 to 9	0.02030	0.01498	0.01770
10 to 14	0.02322	0.01698	0.02017
15 to 19	0.02661	0.01971	0.02323
20 to 24	0.03263	0.02424	0.02848
25 to 29	0.03918	0.02844	0.03382
30 to 34	0.05140	0.03612	0.04369
35 to 39	0.07130	0.04842	0.05970
40 to 44	0.08772	0.05826	0.07269
45 to 49	0.11802	0.07625	0.09660
50 to 54	0.15032	0.09498	0.12184
55 to 59	0.13491	0.08394	0.10847
60 to 64	0.10740	0.06423	0.08466
65 to 69	0.07401	0.04031	0.05579
70 to 74	0.07399	0.04031	0.05575
75 to 79	0.07399	0.04031	0.05575
80 to 84	0.07399	0.04031	0.05575
85 +	0.07399	0.04031	0.05575

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.02712	0.01954	0.02341
5 to 9	0.02030	0.01498	0.01770
10 to 14	0.02322	0.01698	0.02017
15 to 19	0.02661	0.01971	0.02323
20 to 24	0.03263	0.02424	0.02848
25 to 29	0.03918	0.02844	0.03382
30 to 34	0.05140	0.03612	0.04369
35 to 39	0.07130	0.04842	0.05970
40 to 44	0.08772	0.05826	0.07269
45 to 49	0.11802	0.07625	0.09660
50 to 54	0.15032	0.09498	0.12184
55 to 59	0.13491	0.08394	0.10847
60 to 64	0.10935	0.06562	0.08634
65 to 69	0.07402	0.04031	0.05580
70 to 74	0.07399	0.04031	0.05575

## Smoking Claim Costs

### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
< 1	0.10974	0.06237	0.08658
1 to 5	0.03817	0.02691	0.03267
6 to 10	0.01836	0.01389	0.01617
11 to 17	0.02069	0.01498	0.01790
18 to 19	0.03278	0.02379	0.02839
20 to 24	0.03725	0.02622	0.03184
25 to 29	0.03912	0.02726	0.03332
30 to 34	0.04089	0.02829	0.03457
35 to 39	0.09822	0.05993	0.07890
40 to 44	0.10198	0.06193	0.08172
45 to 49	0.10539	0.06320	0.08392
50 to 54	0.24763	0.13744	0.19109
55 to 59	0.24763	0.13744	0.19097
60 to 64	0.24763	0.13744	0.19084
65 to 69	0.14351	0.05643	0.09653
70 +	0.14395	0.05643	0.09655

### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.02712	0.01954	0.02341
5 to 9	0.02064	0.01515	0.01795
10 to 14	0.02487	0.01780	0.02141
15 to 19	0.03096	0.02189	0.02651
20 to 24	0.04194	0.02883	0.03546
25 to 29	0.05446	0.03576	0.04511
30 to 34	0.07563	0.04741	0.06139
35 to 39	0.10910	0.06550	0.08700
40 to 44	0.13896	0.08093	0.10936
45 to 49	0.18883	0.10675	0.14675
50 to 54	0.24190	0.13298	0.18579
55 to 59	0.22205	0.11752	0.16770
60 to 64	0.18666	0.08992	0.13552
65 to 69	0.14377	0.05643	0.09654
70 to 74	0.14395	0.05643	0.09655
75 to 79	0.14395	0.05643	0.09655
80 to 84	0.14395	0.05643	0.09655
85 +	0.14395	0.05643	0.09655

### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.02712	0.01954	0.02341
5 to 9	0.02064	0.01515	0.01795

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
10 to 14	0.02487	0.01780	0.02141
15 to 19	0.03096	0.02189	0.02651
20 to 24	0.04194	0.02883	0.03546
25 to 29	0.05446	0.03576	0.04511
30 to 34	0.07563	0.04741	0.06139
35 to 39	0.10910	0.06550	0.08700
40 to 44	0.13896	0.08093	0.10936
45 to 49	0.18883	0.10675	0.14675
50 to 54	0.24190	0.13298	0.18579
55 to 59	0.22205	0.11752	0.16770
60 to 64	0.18915	0.09187	0.13780
65 to 69	0.14371	0.05643	0.09654
70 to 74	0.14395	0.05643	0.09655

### **(15) Parkinson's Disease**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

#### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 29	0.00000	0.00000	0.00000
30 to 39	0.01000	0.01000	0.01000
40 to 49	0.05000	0.03000	0.03988
50 to 59	0.15000	0.10000	0.12434
60 to 69	0.50000	0.30000	0.39384
70 to 79	1.40000	0.80000	1.05648
80 +	1.90000	0.70000	1.10085

#### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.00000	0.00000	0.00000
15 to 19	0.00055	0.00055	0.00055
20 to 24	0.00246	0.00246	0.00246
25 to 29	0.00807	0.00697	0.00751
30 to 34	0.01984	0.01492	0.01735
35 to 39	0.03897	0.02559	0.03218
40 to 44	0.07459	0.04722	0.06066
45 to 49	0.12794	0.08208	0.10427
50 to 54	0.23608	0.14919	0.19062
55 to 59	0.40488	0.24486	0.31892
60 to 64	0.72134	0.42297	0.55680
65 to 69	1.05547	0.58779	0.78498

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
70 to 74	1.52297	0.77541	1.06739
75 to 79	1.69329	0.74134	1.08251
80 to 84	1.90000	0.70000	1.10085
85 +	1.90000	0.70000	1.10085

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.00000	0.00000	0.00000
15 to 19	0.00055	0.00055	0.00055
20 to 24	0.00246	0.00246	0.00246
25 to 29	0.00807	0.00697	0.00751
30 to 34	0.01984	0.01492	0.01735
35 to 39	0.03897	0.02559	0.03218
40 to 44	0.07459	0.04722	0.06066
45 to 49	0.12794	0.08208	0.10427
50 to 54	0.23608	0.14919	0.19062
55 to 59	0.40488	0.24486	0.31892
60 to 64	0.68178	0.40099	0.52768
65 to 69	0.90658	0.52588	0.69319
70 to 74	1.40000	0.80000	1.05648

**(16) Paralysis**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 14	0.15242	0.14108	0.14687
15 to 44	0.26841	0.04761	0.15893
45 to 64	0.68883	0.70521	0.69722
65 +	1.35308	0.53372	0.88737

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.15881	0.13593	0.14753
5 to 9	0.18095	0.11809	0.14984
10 to 14	0.22046	0.08625	0.15394
15 to 19	0.26841	0.04761	0.15893
20 to 24	0.26841	0.04761	0.15893

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
25 to 29	0.26841	0.04761	0.15893
30 to 34	0.29157	0.08383	0.18858
35 to 39	0.37181	0.20934	0.29131
40 to 44	0.51502	0.43335	0.47469
45 to 49	0.68883	0.70521	0.69722
50 to 54	0.72542	0.69576	0.70769
55 to 59	0.85219	0.66303	0.74398
60 to 64	1.07847	0.60462	0.80876
65 to 69	1.35308	0.53372	0.88737
70 to 74	1.35308	0.53372	0.88737
75 to 79	1.35308	0.53372	0.88737
80 to 84	1.35308	0.53372	0.88737
85 +	1.35308	0.53372	0.88737

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination to Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.15881	0.13593	0.14753
5 to 9	0.18095	0.11809	0.14984
10 to 14	0.22046	0.08625	0.15394
15 to 19	0.26841	0.04761	0.15893
20 to 24	0.26841	0.04761	0.15893
25 to 29	0.26841	0.04761	0.15893
30 to 34	0.29157	0.08383	0.18858
35 to 39	0.37181	0.20934	0.29131
40 to 44	0.51502	0.43335	0.47469
45 to 49	0.68883	0.70521	0.69722
50 to 54	0.72542	0.69576	0.70769
55 to 59	0.85219	0.66303	0.74398
60 to 64	1.06247	0.60875	0.80418
65 to 69	1.35308	0.53372	0.88737
70 to 74	1.35308	0.53372	0.88737

**(17) Severe Burn**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 14	0.14017	0.06318	0.10252
15 to 44	0.06917	0.03034	0.04992
45 to 64	0.13754	0.05649	0.09602
65 +	0.33005	0.10812	0.20391

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.13626	0.06137	0.09962
5 to 9	0.12271	0.05510	0.08958
10 to 14	0.09852	0.04392	0.07167
15 to 19	0.06917	0.03034	0.04992
20 to 24	0.06917	0.03034	0.04992
25 to 29	0.06917	0.03034	0.04992
30 to 34	0.07294	0.03178	0.05246
35 to 39	0.08598	0.03677	0.06126
40 to 44	0.10928	0.04568	0.07696
45 to 49	0.13754	0.05649	0.09602
50 to 54	0.14814	0.05933	0.10196
55 to 59	0.18489	0.06919	0.12255
60 to 64	0.25046	0.08678	0.15931
65 to 69	0.33005	0.10812	0.20391
70 to 74	0.33005	0.10812	0.20391
75 to 79	0.33005	0.10812	0.20391
80 to 84	0.33005	0.10812	0.20391
85 +	0.33005	0.10812	0.20391

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.13626	0.06137	0.09962
5 to 9	0.12271	0.05510	0.08958
10 to 14	0.09852	0.04392	0.07167
15 to 19	0.06917	0.03034	0.04992
20 to 24	0.06917	0.03034	0.04992
25 to 29	0.06917	0.03034	0.04992
30 to 34	0.07294	0.03178	0.05246
35 to 39	0.08598	0.03677	0.06126
40 to 44	0.10928	0.04568	0.07696
45 to 49	0.13754	0.05649	0.09602
50 to 54	0.14814	0.05933	0.10196
55 to 59	0.18489	0.06919	0.12255
60 to 64	0.24583	0.08553	0.15671
65 to 69	0.33005	0.10812	0.20391
70 to 74	0.33005	0.10812	0.20391

**(18) Stroke**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%.

**Unitobacco Claim Costs**

**Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit**

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 24	0.00000	0.00000	0.00000
25 to 44	0.45011	0.71211	0.58104
45 to 54	1.43000	1.00000	1.21158
55 to 64	2.93000	2.35000	2.62983
65 to 74	6.38000	4.18000	5.20345
75 +	12.15000	8.66000	10.02868

**Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit**

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.02479	0.03922	0.03200
15 to 19	0.11070	0.17513	0.14290
20 to 24	0.26403	0.41772	0.34083
25 to 29	0.45011	0.71211	0.58104
30 to 34	0.50408	0.72797	0.61577
35 to 39	0.69110	0.78291	0.73611
40 to 44	1.10752	0.95534	1.02903
45 to 49	1.79890	1.33201	1.56038
50 to 54	2.49990	1.89269	2.18526
55 to 59	3.77848	2.80006	3.26278
60 to 64	5.27154	3.67021	4.40526
65 to 69	7.79905	5.28179	6.39015
70 to 74	9.76462	6.80792	8.03388
75 to 79	12.15000	8.66000	10.02868
80 to 84	12.15000	8.66000	10.02868
85 +	12.15000	8.66000	10.02868

**Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit**

**Policy Termination at Age 75**

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.02479	0.03922	0.03200
15 to 19	0.11070	0.17513	0.14290
20 to 24	0.26403	0.41772	0.34083
25 to 29	0.45011	0.71211	0.58104
30 to 34	0.50408	0.72797	0.61577

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
35 to 39	0.69110	0.78291	0.73611
40 to 44	1.10752	0.95534	1.02903
45 to 49	1.79890	1.33201	1.56038
50 to 54	2.49990	1.89269	2.18526
55 to 59	3.77848	2.80006	3.26278
60 to 64	4.87060	3.37936	4.07748
65 to 69	6.38000	4.18000	5.20345
70 to 74	6.38000	4.18000	5.20345

#### Non Smoking Claim Costs

##### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 24	0.00000	0.00000	0.00000
25 to 29	0.41836	0.68628	0.55106
30 to 34	0.40932	0.67859	0.54373
35 to 39	0.40067	0.67107	0.53647
40 to 44	0.39238	0.66370	0.52869
45 to 49	1.24673	0.92064	1.08165
50 to 54	1.24673	0.92764	1.08410
55 to 59	2.55449	2.17996	2.36137
60 to 64	2.55449	2.17996	2.35984
65 to 69	6.03595	4.02697	4.97276
70 to 74	6.03595	4.02697	4.94653
75 +	11.49480	8.34297	9.57903

##### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.02304	0.03780	0.03035
15 to 19	0.10239	0.16836	0.13512
20 to 24	0.24271	0.40026	0.32104
25 to 29	0.41047	0.67951	0.54455
30 to 34	0.44926	0.68652	0.56801
35 to 39	0.60592	0.73032	0.66803
40 to 44	0.96556	0.88512	0.92400
45 to 49	1.56835	1.23274	1.39713
50 to 54	2.20560	1.76397	1.97687
55 to 59	3.41070	2.63421	3.00164
60 to 64	4.89734	3.50112	4.14125
65 to 69	7.37848	5.08843	6.09667
70 to 74	9.23806	6.55869	7.66391
75 to 79	11.49480	8.34297	9.57903
80 to 84	11.49480	8.34297	9.57903
85 +	11.49480	8.34297	9.57903

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.02304	0.03780	0.03035
15 to 19	0.10239	0.16836	0.13512
20 to 24	0.24271	0.40026	0.32104
25 to 29	0.41047	0.67951	0.54455
30 to 34	0.44926	0.68652	0.56801
35 to 39	0.60592	0.73032	0.66803
40 to 44	0.96556	0.88512	0.92400
45 to 49	1.56835	1.23274	1.39713
50 to 54	2.20560	1.76397	1.97687
55 to 59	3.41070	2.63421	3.00164
60 to 64	4.51279	3.21889	3.82429
65 to 69	6.03595	4.02697	4.96091
70 to 74	6.03595	4.02697	4.94653

Smoking Claim Costs

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 24	0.00000	0.00000	0.00000
25 to 29	0.53641	0.81542	0.67461
30 to 34	0.56095	0.84619	0.70333
35 to 39	0.58445	0.87628	0.73101
40 to 44	0.60699	0.90573	0.75708
45 to 49	1.99477	1.32763	1.65703
50 to 54	1.99477	1.29870	1.64000
55 to 59	4.08718	3.05194	3.55337
60 to 64	4.08718	3.05194	3.54915
65 to 69	9.65752	5.63776	7.53019
70 to 74	9.65752	5.63776	7.47769
75 +	18.39168	11.68016	14.31223

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.02954	0.04491	0.03716
15 to 19	0.13327	0.20224	0.16749
20 to 24	0.32198	0.48754	0.40431
25 to 29	0.55782	0.84249	0.69970
30 to 34	0.65671	0.89432	0.77555

Age Band	Male	Female	Both
35 to 39	0.93898	0.99572	0.96669
40 to 44	1.53630	1.24266	1.38618
45 to 49	2.50937	1.74184	2.11737
50 to 54	3.52896	2.46956	2.98059
55 to 59	5.45713	3.68789	4.52708
60 to 64	7.83575	4.90156	6.24791
65 to 69	11.80556	7.12380	9.18025
70 to 74	14.78089	9.18217	11.48676
75 to 79	18.39168	11.68016	14.31223
80 to 84	18.39168	11.68016	14.31223
85 +	18.39168	11.68016	14.31223

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

Age Band	Male	Female	Both
0 to 4	0.00000	0.00000	0.00000
5 to 9	0.00000	0.00000	0.00000
10 to 14	0.02954	0.04491	0.03716
15 to 19	0.13327	0.20224	0.16749
20 to 24	0.32198	0.48754	0.40431
25 to 29	0.55782	0.84249	0.69970
30 to 34	0.65671	0.89432	0.77555
35 to 39	0.93898	0.99572	0.96669
40 to 44	1.53630	1.24266	1.38618
45 to 49	2.50937	1.74184	2.11737
50 to 54	3.52896	2.46956	2.98059
55 to 59	5.45713	3.68789	4.52708
60 to 64	7.22046	4.50645	5.77785
65 to 69	9.65752	5.63776	7.50647
70 to 74	9.65752	5.63776	7.47769

### **Section III – Benefit Riders**

#### **(1) Recurrence Benefit Rider**

Coverage may be provided for the recurrent diagnosis or procedure of a covered Critical Illness or Critical Procedure which has already become payable. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 10.0% to 100.0%. All Recurrence Benefit Factors are applied to their respective benefit claim costs given in Section II.

#### **Heart Attack Claim Cost Factors**

##### Claim Cost Factors for Recurrence Within 3 Months Initial Diagnosis

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 34	0.000	0.000	0.000
35 to 64	0.027	0.039	0.032
65 +	0.039	0.039	0.039

##### Claim Cost Factors for Recurrence Within 6 Months Initial Diagnosis

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 34	0.000	0.000	0.000
35 to 64	0.053	0.078	0.063
65 +	0.078	0.078	0.078

##### Claim Cost Factors for Recurrence Within 12 Months Initial Diagnosis

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 34	0.000	0.000	0.000
35 to 64	0.086	0.126	0.101
65 +	0.126	0.126	0.126

##### Claim Cost Factors for Recurrence Within 24 Months Initial Diagnosis

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 34	0.000	0.000	0.000
35 to 64	0.107	0.157	0.126
65 +	0.157	0.157	0.157

#### **Stroke Claim Cost Factors**

##### Claim Cost Factors for Recurrence Within 3 Months Initial Diagnosis

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 24	0.000	0.000	0.000
25 to 64	0.017	0.025	0.021
65 +	0.025	0.025	0.025

##### Claim Cost Factors for Recurrence Within 6 Months Initial Diagnosis

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
0 to 24	0.000	0.000	0.000
25 to 64	0.034	0.050	0.042

65 +	0.050	0.050	0.050
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Claim Cost Factors for Recurrence Within 12 Months Initial Diagnosis

Age Band	Male	Female	Both
0 to 24	0.000	0.000	0.000
25 to 64	0.055	0.080	0.067
65 +	0.080	0.080	0.080

Claim Cost Factors for Recurrence Within 24 Months Initial Diagnosis

Age Band	Male	Female	Both
0 to 24	0.000	0.000	0.000
25 to 64	0.068	0.100	0.084
65 +	0.100	0.100	0.100

**Cancer Claim Cost Factors**

Claim Cost Factors for Recurrence

Age Band	Male	Female	Both
All	0.131	0.137	0.134

**Aortic Surgery, Coronary Artery Bypass Surgery, Heart Valve Replacement, and Organ Transplant Claim Cost Factors**

Claim Cost Factors for Recurrence

Age Band	Male/Female
All	0.010

**Coma Claim Cost Factors**

Claim Cost Factors for Recurrence

Age Band	Male/Female
All	0.050

**(2) Dependent Child(ren) Additional Critical Illness Rider**

**a. Cerebral Palsy (For Children Age 5 and Under)**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 2.0% to 100.0%.

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male/Female
0 to 3	0.58782
4 to 5	0.17800

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male/Female
0 to 4	0.21568
5 to 9	0.17800

**b. Cystic Fibrosis (For Children Age 17 and Under)**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 2.0% to 100.0%.

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male/Female
0 to 4	0.03817
5 to 10	0.00313
11 to 17	0.00127

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male/Female
0 to 4	0.01724
5 to 9	0.00205
10 to 14	0.00127
15 to 17	0.00127

**c. Cleft Lip or Palate**

Coverage may be provided for the diagnosis listed above. The Benefit Amount may vary from \$1,000 to \$5,000.

Attained Age and Issue Age Annual Claim Costs per \$1,000 Benefit

Age Band	Male/Female
Newborn	1.69800

**d. Down's Syndrome**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 2.0% to 100.0%.

Attained Age and Issue Age Annual Claim Costs per \$1,000 Benefit

Age Band	Male/Female
Newborn	1.44700

**e. Spina Bifida**

Coverage may be provided for the diagnosis listed above. The percentage of the Initial Critical Illness [and Critical Procedure] Benefit may vary from 2.0% to 100.0%.

Attained Age and Issue Age Annual Claim Costs per \$1,000 Benefit

Age Band	Male/Female
Newborn	0.35000

**(3) Daily Hospital Confinement Benefit Rider**

The Maximum Hospital Confinement Benefit Period claim cost calculation will use the following formula:

Abbreviations used:

MinC = Minimum Confinement for Emergency Sickness Only

MaxC1 = Maximum Confinement for Initial Confinement Benefit (up to amount) in days

MaxC2 = Maximum Hospital Confinement Benefit Period in days

Critical Illness or Critical Procedure = (Claim Cost per \$100 Benefit per Day \* Initial Benefit Amount / 100) \* MaxC1 Factor + (Claim Cost per \$100 Benefit per Day \* Additional Days Benefit Amount / 100) \* (MaxC2 Factor – MaxC1 Factor)

Plus (+)

Emergency Sickness = (Claim Cost per \$100 Benefit per Day \* Initial Benefit Amount / 100) \* MinC Factor \* MaxC1 Factor + (Claim Cost per \$100 Benefit per Day \* Additional Days Benefit Amount / 100) \* (MaxC2 Factor – MaxC1 Factor)

**Critical Illness or Critical Procedure**

Attained Age Gender and Age Banded Annual Claim Costs per \$100 Benefit per Day

Age Band	Male	Female	Both
0 to 14	2.08034	1.54630	1.81919
15 to 19	1.53942	3.11919	2.30893
20 to 24	2.04077	4.88047	3.43148
25 to 34	2.02945	6.05585	4.03136
35 to 44	3.00622	4.76996	3.89216
45 to 54	5.98138	5.52791	5.75104
55 to 64	9.67974	8.69760	9.17145
65 to 74	12.88559	11.38229	12.08163
75 to 84	22.37997	20.07158	21.04094
85 +	33.20246	28.37587	29.95238

Issue Age Gender and Age Banded Annual Claim Costs per \$100 Benefit per Day

Age Band	Male	Female	Both
0 to 4	2.05054	1.63294	1.84617
5 to 9	1.97492	2.03014	2.00146
10 to 14	1.88572	2.96684	2.41558
15 to 19	1.83072	4.44141	3.11494
20 to 24	2.08793	5.49911	3.77569
25 to 29	2.26967	5.73960	3.99712

Age Band	Male	Female	Both
30 to 34	2.76628	5.34331	4.05209
35 to 39	3.73791	4.95637	4.34933
40 to 44	4.95511	5.38915	5.17095
45 to 49	6.89093	6.30745	6.59224
50 to 54	8.32737	7.53509	7.91771
55 to 59	10.46817	9.35786	9.88717
60 to 64	12.08319	10.75100	11.37200
65 to 69	15.22059	13.51929	14.28505
70 to 74	19.05098	16.93673	17.82790
75 to 79	25.04161	22.11390	23.23258
80 to 84	28.72833	24.94279	26.26830
85 +	33.20246	28.37587	29.95238

Issue Age Gender and Age Banded Annual Claim Costs per \$100 Benefit per Day  
Policy Termination at Age 75

Age Band	Male	Female	Both
0 to 4	2.05054	1.63294	1.84617
5 to 9	1.97492	2.03014	2.00146
10 to 14	1.88572	2.96684	2.41558
15 to 19	1.83072	4.44141	3.11494
20 to 24	2.08793	5.49911	3.77569
25 to 29	2.26967	5.73960	3.99712
30 to 34	2.76628	5.34331	4.05209
35 to 39	3.73791	4.95637	4.34933
40 to 44	4.95511	5.38915	5.17095
45 to 49	6.89093	6.30745	6.59224
50 to 54	8.32737	7.53509	7.91771
55 to 59	10.46817	9.35786	9.88717
60 to 64	11.48300	10.20772	10.80841
65 to 69	12.88559	11.38229	12.08163
70 to 74	12.88559	11.38229	12.08163

**Emergency Sickness**

Attained Age Gender and Age Banded Annual Claim Costs per \$100 Benefit per Day

Age Band	Male/Female
0 to 14	0.92698
15 to 24	1.45178
25 to 44	2.43664
45 to 64	4.24421
65 to 74	5.82042
75 +	11.21698

Issue Age Gender and Age Banded Annual Claim Costs per \$100 Benefit per Day

<b>Age Band</b>	<b>Male/Female</b>
0 to 4	0.95588
5 to 9	1.05604
10 to 14	1.28906
15 to 19	1.69399
20 to 24	2.02949
25 to 29	2.43664
30 to 34	2.53620
35 to 39	2.88119
40 to 44	3.49694
45 to 49	4.24421
50 to 54	4.33102
55 to 59	4.63185
60 to 64	5.46603
65 to 69	7.14763
70 to 74	8.98599
75 to 79	11.21698
80 to 84	11.21698
85 +	11.21698

Issue Age Gender and Age Banded Annual Claim Costs per \$100 Benefit per Day  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male/Female</b>
0 to 4	0.95588
5 to 9	1.05604
10 to 14	1.28906
15 to 19	1.69399
20 to 24	2.02949
25 to 29	2.43664
30 to 34	2.53620
35 to 39	2.88119
40 to 44	3.49694
45 to 49	4.24421
50 to 54	4.33102
55 to 59	4.63185
60 to 64	5.13082
65 to 69	5.82042
70 to 74	5.82042

Minimum Hospital Confinement Factors (Emergency Sickness Only) - MinC Factor

<b>Number of Days</b>	<b>Factor</b>
1 Day	1.0000
2 Days	0.7720
3 Days	0.5420
4 Days	0.3800
5 Days	0.2730

Maximum Hospital Confinement Factors – MaxC1 and MaxC2 Factors

Number of Days	Factor
5 Days	0.7920
15 Days	0.9561
30 Days	0.9803
60 Days	0.9935
120 Days	0.9990
365 Days and Above	1.0000

For benefit periods not shown in the tables above, interpolation from those provided will be used.

**(4) Wellness Visit Indemnity Benefit Rider**

The applicable benefit amount is paid if a covered person undergoes a routine wellness examination or preventative testing as listed in the policy form. This benefit will be paid once per covered person per policy year. For benefit amounts not shown in the tables below, interpolation from those provided will be used.

Attained Age and Issue Age Annual Claim Costs

Age Band	Benefit Amount				
	\$25	\$50	\$75	\$100	\$150
All	6.4993	13.6467	21.4925	30.0903	45.1357

Children are covered at no additional cost.

**(5) Monthly Mortgage Benefit Rider**

Coverage may be provided if a covered Insured or Spouse is diagnosed with a covered Critical Illness. Multiply summation of all incidence rates given in Section II for covered conditions by factors below.

Claim Cost Factors per \$100 Benefit

Number of Months Paid	Factor
1	0.1000
2	0.1997
3	0.2990
6	0.5950
12	1.1783
18	1.7501
24	2.3105

## **(6) Medical Specialist Benefit Rider**

Coverage may be provided if a covered person is diagnosed with a covered Critical Illness. Multiply summation of all incidence rates given in Section II for covered conditions by factors below.

### Evaluation/Consultation Benefit

#### Claim Cost Factors per \$100 Benefit

<b>Age Band</b>	<b>Factor</b>
All	0.0900

### Transportation and Lodging Allotment

#### Claim Cost Factors per \$100 Benefit

<b>Age Band</b>	<b>Factor</b>
All	0.0400

## Section IV – Benefit Adjustments

### (1) Increasing Face Amount Benefit

Claim Cost Factors Applied for each 1% Annual Increase of Principle Sum

<b>Years of Increase</b>	<b>Increase</b>		<b>Years of Increase</b>	<b>Increase</b>
2 Years	0.00863		14 Years	0.06476
3 Years	0.01631		15 Years	0.06706
4 Years	0.02320		16 Years	0.06911
5 Years	0.02941		17 Years	0.07095
6 Years	0.03503		18 Years	0.07258
7 Years	0.04012		19 Years	0.07402
8 Years	0.04474		20 Years	0.07529
9 Years	0.04894		21 Years	0.07639
10 Years	0.05276		22 Years	0.07734
11 Years	0.05623		23 Years	0.07816
12 Years	0.05937		24 Years	0.07884
13 Years	0.06220		25 Years	0.07940

### (2) Additional Diagnosis Benefit

Core Benefit Selection Only

Core Benefits Include Coronary Artery Bypass Surgery, Heart Attack, Category 1 Cancer, Category 2 Cancer, Organ Transplant, and Stroke

Unitobacco Claim Costs

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
18 to 19	0.00012	0.00009	0.00011
20 to 24	0.00023	0.00024	0.00023
25 to 29	0.00111	0.00215	0.00162
30 to 34	0.00151	0.00379	0.00265
35 to 39	0.00669	0.01016	0.00844
40 to 44	0.01052	0.01908	0.01485
45 to 49	0.06956	0.05568	0.06250
50 to 54	0.12849	0.08462	0.10598
55 to 59	0.36424	0.17499	0.26692
60 to 64	0.61987	0.25991	0.43436
65 to 69	1.81050	0.60131	1.15813
70 to 74	2.27606	0.74062	1.44446
75 to 79	3.91533	1.58012	2.58991
80 to 84	4.04332	1.68466	2.66211

Age Band	Male	Female	Both
85 +	3.42060	1.48821	2.19146

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male	Female	Both
18 to 19	0.00042	0.00074	0.00058
20 to 24	0.00113	0.00211	0.00162
25 to 29	0.00283	0.00517	0.00400
30 to 34	0.00874	0.01174	0.01025
35 to 39	0.02670	0.02599	0.02631
40 to 44	0.07263	0.05264	0.06236
45 to 49	0.17619	0.09956	0.13681
50 to 54	0.39522	0.17732	0.28143
55 to 59	0.83265	0.31644	0.55891
60 to 64	1.52307	0.54067	0.99242
65 to 69	2.49380	0.89525	1.61177
70 to 74	3.23482	1.24795	2.10820
75 to 79	3.83726	1.59313	2.51651
80 to 84	3.67804	1.56942	2.38603
85 +	3.42060	1.48821	2.19146

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

Age Band	Male	Female	Both
18 to 19	0.00042	0.00074	0.00058
20 to 24	0.00113	0.00211	0.00162
25 to 29	0.00283	0.00517	0.00400
30 to 34	0.00874	0.01174	0.01025
35 to 39	0.02670	0.02599	0.02631
40 to 44	0.07263	0.05264	0.06236
45 to 49	0.17619	0.09956	0.13681
50 to 54	0.39522	0.17732	0.28143
55 to 59	0.83265	0.31644	0.55891
60 to 64	1.38363	0.48008	0.89931
65 to 69	2.02082	0.66424	1.28748
70 to 74	2.27606	0.74062	1.44446

Non Smoking Claim Costs

Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

Age Band	Male	Female	Both
18 to 19	0.00012	0.00009	0.00011
20 to 24	0.00023	0.00024	0.00023
25 to 29	0.00103	0.00206	0.00153
30 to 34	0.00138	0.00361	0.00250

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
35 to 39	0.00514	0.00930	0.00724
40 to 44	0.00770	0.01732	0.01257
45 to 49	0.05154	0.04818	0.04983
50 to 54	0.09045	0.06847	0.07917
55 to 59	0.23869	0.13286	0.18427
60 to 64	0.37900	0.18335	0.27817
65 to 69	1.46726	0.49397	0.94216
70 to 74	1.84815	0.61057	1.17787
75 to 79	3.21001	1.32488	2.14005
80 to 84	3.31142	1.40932	2.19757
85 +	2.75527	1.23696	1.78952

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
18 to 19	0.00040	0.00071	0.00055
20 to 24	0.00099	0.00200	0.00150
25 to 29	0.00230	0.00481	0.00356
30 to 34	0.00663	0.01062	0.00864
35 to 39	0.01957	0.02271	0.02114
40 to 44	0.05115	0.04396	0.04743
45 to 49	0.11855	0.07870	0.09806
50 to 54	0.27185	0.13577	0.20049
55 to 59	0.60962	0.24529	0.41563
60 to 64	1.18605	0.43358	0.77862
65 to 69	2.03120	0.74269	1.32023
70 to 74	2.64131	1.04085	1.73395
75 to 79	3.13272	1.33202	2.07343
80 to 84	2.98519	1.30822	1.95821
85 +	2.75527	1.23696	1.78952

Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit  
Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
18 to 19	0.00040	0.00071	0.00055
20 to 24	0.00099	0.00200	0.00150
25 to 29	0.00230	0.00481	0.00356
30 to 34	0.00663	0.01062	0.00864
35 to 39	0.01957	0.02271	0.02114
40 to 44	0.05115	0.04396	0.04743
45 to 49	0.11855	0.07870	0.09806
50 to 54	0.27185	0.13577	0.20049
55 to 59	0.60962	0.24529	0.41563
60 to 64	1.06807	0.38162	0.69927
65 to 69	1.63933	0.54664	1.04864
70 to 74	1.84815	0.61057	1.17787

## Smoking Claim Costs

### Attained Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
18 to 19	0.00012	0.00009	0.00011
20 to 24	0.00024	0.00025	0.00024
25 to 29	0.00134	0.00251	0.00191
30 to 34	0.00190	0.00455	0.00323
35 to 39	0.01192	0.01395	0.01294
40 to 44	0.02038	0.02699	0.02372
45 to 49	0.14201	0.09241	0.11677
50 to 54	0.28760	0.16934	0.22692
55 to 59	0.91738	0.41029	0.65663
60 to 64	1.73292	0.71697	1.20932
65 to 69	6.88737	2.15252	4.33286
70 to 74	8.58463	2.60853	5.34795
75 to 79	14.14360	5.13833	9.03240
80 to 84	14.67655	5.53877	9.32554
85 +	13.36288	5.04551	8.07245

### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
18 to 19	0.00049	0.00085	0.00067
20 to 24	0.00157	0.00260	0.00208
25 to 29	0.00460	0.00674	0.00567
30 to 34	0.01656	0.01687	0.01670
35 to 39	0.05481	0.04193	0.04822
40 to 44	0.16222	0.09756	0.12906
45 to 49	0.42722	0.21369	0.31751
50 to 54	1.14149	0.46517	0.78695
55 to 59	2.75691	0.96835	1.80493
60 to 64	5.48006	1.81054	3.49414
65 to 69	9.27947	3.06423	5.85059
70 to 74	11.90418	4.16380	7.51229
75 to 79	14.13314	5.25191	8.89617
80 to 84	13.90596	5.24943	8.59049
85 +	13.36288	5.04551	8.07245

### Issue Age Gender and Age Banded Annual Claim Costs per \$1,000 Benefit Policy Termination at Age 75

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
18 to 19	0.00049	0.00085	0.00067
20 to 24	0.00157	0.00260	0.00208
25 to 29	0.00460	0.00674	0.00567
30 to 34	0.01656	0.01687	0.01670
35 to 39	0.05481	0.04193	0.04822

<b>Age Band</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>
40 to 44	0.16222	0.09756	0.12906
45 to 49	0.42722	0.21369	0.31751
50 to 54	1.14149	0.46517	0.78695
55 to 59	2.75691	0.96835	1.80493
60 to 64	4.97508	1.61656	3.17132
65 to 69	7.65412	2.35853	4.79144
70 to 74	8.58463	2.60853	5.34795

#### Additional Diagnosis Benefit Claim Costs for Additional Benefits Selected

#### Unitobacco Claim Costs

#### Additional Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Male</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 24</b>	<b>25 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Addison's Disease	0.00001	0.00003	0.00011	0.00028	0.00038
Aortic Surgery	0.00015	0.00062	0.04703	0.27258	1.00361
Aplastic Anemia	0.00000	0.00002	0.00007	0.00018	0.00025
Brain Tumor	0.00006	0.00080	0.00627	0.03122	0.05791
Coma	0.00058	0.00143	0.00741	0.02399	0.08465
Heart Valve Replacement	0.00041	0.00188	0.00920	0.03098	0.07188
Kidney Failure	0.00009	0.00220	0.03173	0.15027	0.30382
Loss of Hearing	0.00006	0.00035	0.00210	0.08380	0.11625
Loss of Sight	0.00006	0.00080	0.00657	0.14235	0.19712
Parkinson's	0.00000	0.00028	0.01083	0.08560	0.22017
Paralysis	0.00062	0.00386	0.02567	0.12717	0.17620
Severe Burn	0.00011	0.00077	0.00505	0.03069	0.04264

#### Additional Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Female</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 24</b>	<b>25 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Addison's Disease	0.00003	0.00011	0.00023	0.00048	0.00074
Aortic Surgery	0.00004	0.00021	0.00846	0.04353	0.13355
Aplastic Anemia	0.00000	0.00002	0.00005	0.00011	0.00017
Brain Tumor	0.00007	0.00097	0.00520	0.02156	0.04425
Coma	0.00013	0.00058	0.00211	0.00853	0.04595
Heart Valve Replacement	0.00037	0.00203	0.00650	0.01792	0.04577
Kidney Failure	0.00007	0.00140	0.01469	0.06086	0.10650
Loss of Hearing	0.00005	0.00033	0.00132	0.03434	0.05238
Loss of Sight	0.00007	0.00109	0.00654	0.09345	0.14155
Parkinson's	0.00000	0.00018	0.00456	0.02863	0.06097
Paralysis	0.00015	0.00295	0.01866	0.02882	0.04397
Severe Burn	0.00004	0.00033	0.00146	0.00579	0.00886

Additional Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Both</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 24</b>	<b>25 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Addison's Disease	0.00002	0.00007	0.00017	0.00039	0.00059
Aortic Surgery	0.00009	0.00042	0.02720	0.14880	0.48811
Aplastic Anemia	0.00000	0.00002	0.00006	0.00014	0.00020
Brain Tumor	0.00007	0.00088	0.00572	0.02600	0.04982
Coma	0.00036	0.00100	0.00468	0.01563	0.06172
Heart Valve Replacement	0.00039	0.00196	0.00782	0.02393	0.05641
Kidney Failure	0.00008	0.00180	0.02297	0.10195	0.18691
Loss of Hearing	0.00005	0.00034	0.00170	0.05707	0.07841
Loss of Sight	0.00006	0.00095	0.00655	0.11592	0.16420
Parkinson's	0.00000	0.00023	0.00761	0.05481	0.12584
Paralysis	0.00039	0.00340	0.02207	0.07402	0.09785
Severe Burn	0.00007	0.00055	0.00320	0.01724	0.02263

Non Smoking Claim Costs

Additional Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Male</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 24</b>	<b>25 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Addison's Disease	0.00001	0.00003	0.00009	0.00025	0.00035
Aortic Surgery	0.00014	0.00031	0.02109	0.19101	0.70288
Aplastic Anemia	0.00000	0.00001	0.00006	0.00017	0.00023
Brain Tumor	0.00007	0.00070	0.00506	0.02823	0.05252
Coma	0.00058	0.00127	0.00602	0.02169	0.07680
Heart Valve Replacement	0.00043	0.00167	0.00748	0.02802	0.06520
Kidney Failure	0.00009	0.00169	0.02238	0.12474	0.25287
Loss of Hearing	0.00006	0.00031	0.00171	0.07583	0.10548
Loss of Sight	0.00004	0.00071	0.00534	0.12891	0.17895
Parkinson's	0.00000	0.00025	0.00868	0.07751	0.19984
Paralysis	0.00063	0.00341	0.02093	0.11515	0.15993
Severe Burn	0.00011	0.00068	0.00410	0.02776	0.03868

Additional Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Female</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 24</b>	<b>25 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Addison's Disease	0.00002	0.00010	0.00020	0.00044	0.00067
Aortic Surgery	0.00004	0.00013	0.00450	0.03083	0.09508
Aplastic Anemia	0.00001	0.00001	0.00005	0.00010	0.00015
Brain Tumor	0.00008	0.00092	0.00452	0.01968	0.04062
Coma	0.00012	0.00055	0.00183	0.00778	0.04218
Heart Valve Replacement	0.00035	0.00193	0.00568	0.01636	0.04201
Kidney Failure	0.00007	0.00124	0.01183	0.05354	0.09423
Loss of Hearing	0.00004	0.00031	0.00115	0.03136	0.04808

<b>Female</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 24</b>	<b>25 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Loss of Sight	0.00007	0.00103	0.00571	0.08547	0.13010
Parkinson's	0.00000	0.00017	0.00393	0.02615	0.05598
Paralysis	0.00015	0.00277	0.01635	0.02631	0.04036
Severe Burn	0.00004	0.00031	0.00127	0.00528	0.00813

Additional Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Both</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 24</b>	<b>25 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Addison's Disease	0.00002	0.00007	0.00015	0.00035	0.00054
Aortic Surgery	0.00009	0.00022	0.01256	0.10444	0.34277
Aplastic Anemia	0.00001	0.00001	0.00005	0.00013	0.00018
Brain Tumor	0.00007	0.00081	0.00478	0.02361	0.04547
Coma	0.00036	0.00091	0.00387	0.01417	0.05628
Heart Valve Replacement	0.00039	0.00180	0.00656	0.02172	0.05146
Kidney Failure	0.00008	0.00147	0.01695	0.08626	0.15887
Loss of Hearing	0.00005	0.00031	0.00142	0.05180	0.07147
Loss of Sight	0.00006	0.00087	0.00553	0.10543	0.15000
Parkinson's	0.00000	0.00021	0.00624	0.04975	0.11460
Paralysis	0.00039	0.00309	0.01857	0.06714	0.08909
Severe Burn	0.00008	0.00049	0.00265	0.01561	0.02058

Smoking Claim Costs

Additional Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Male</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 24</b>	<b>25 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Addison's Disease	0.00002	0.00004	0.00017	0.00053	0.00072
Aortic Surgery	0.00015	0.00186	0.18082	1.64134	6.03854
Aplastic Anemia	0.00000	0.00002	0.00012	0.00035	0.00048
Brain Tumor	0.00006	0.00108	0.00993	0.05925	0.10825
Coma	0.00058	0.00189	0.01166	0.04554	0.15799
Heart Valve Replacement	0.00043	0.00249	0.01445	0.05880	0.13420
Kidney Failure	0.00011	0.00410	0.07005	0.50837	1.01283
Loss of Hearing	0.00006	0.00047	0.00331	0.15858	0.21677
Loss of Sight	0.00006	0.00110	0.01033	0.26852	0.36674
Parkinson's	0.00000	0.00038	0.01736	0.16166	0.40982
Paralysis	0.00063	0.00516	0.04012	0.24010	0.32801
Severe Burn	0.00011	0.00104	0.00794	0.05824	0.07968

Additional Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Female</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 24</b>	<b>25 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Addison's Disease	0.00003	0.00013	0.00035	0.00088	0.00131
Aortic Surgery	0.00003	0.00063	0.03505	0.25064	0.74908
Aplastic Anemia	0.00000	0.00002	0.00008	0.00019	0.00029
Brain Tumor	0.00007	0.00118	0.00801	0.03938	0.07849
Coma	0.00013	0.00070	0.00321	0.01560	0.08146
Heart Valve Replacement	0.00039	0.00242	0.00986	0.03275	0.08113
Kidney Failure	0.00007	0.00218	0.02939	0.14950	0.25402
Loss of Hearing	0.00005	0.00040	0.00200	0.06259	0.09281
Loss of Sight	0.00007	0.00135	0.00992	0.16880	0.24945
Parkinson's	0.00000	0.00022	0.00715	0.05208	0.10793
Paralysis	0.00015	0.00365	0.02815	0.05256	0.07796
Severe Burn	0.00003	0.00040	0.00222	0.01060	0.01575

Additional Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Both</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 24</b>	<b>25 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Addison's Disease	0.00002	0.00008	0.00027	0.00072	0.00107
Aortic Surgery	0.00009	0.00125	0.10588	0.88978	2.90458
Aplastic Anemia	0.00000	0.00002	0.00010	0.00027	0.00037
Brain Tumor	0.00007	0.00113	0.00894	0.04851	0.09062
Coma	0.00036	0.00129	0.00732	0.02936	0.11264
Heart Valve Replacement	0.00041	0.00246	0.01209	0.04472	0.10276
Kidney Failure	0.00009	0.00314	0.04915	0.31443	0.56324
Loss of Hearing	0.00005	0.00043	0.00264	0.10670	0.14332
Loss of Sight	0.00006	0.00123	0.01012	0.21463	0.29725
Parkinson's	0.00000	0.00030	0.01211	0.10245	0.23095
Paralysis	0.00040	0.00440	0.03396	0.13875	0.17986
Severe Burn	0.00007	0.00072	0.00500	0.03250	0.04180

If the policy has a reduction of benefit amount for Heart Attack and Category One Cancer after Initial Diagnosis of a Specified Critical Illness and Procedure given below, subtract reduction claim cost below from Additional Diagnosis Benefit claim cost above.

Unitobacco Claim Costs

Reduction Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Male</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 34</b>	<b>35 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Aortic Surgery	0.00000	0.00013	0.00688	0.02177	0.05619
Coronary Artery Bypass Surgery	0.00000	0.00061	0.01288	0.04262	0.05512
Heart Valve Replacement	0.00000	0.00064	0.00191	0.00254	0.00423

<b>Male</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 34</b>	<b>35 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Category Two Cancer	0.00540	0.02109	0.11315	0.28490	0.36534

Reduction Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Female</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 34</b>	<b>35 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Aortic Surgery	0.00000	0.00004	0.00196	0.00612	0.01220
Coronary Artery Bypass Surgery	0.00000	0.00053	0.00419	0.01258	0.01639
Heart Valve Replacement	0.00000	0.00064	0.00191	0.00254	0.00423
Category Two Cancer	0.00796	0.03767	0.09618	0.18292	0.23616

Reduction Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Both</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 34</b>	<b>35 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Aortic Surgery	0.00000	0.00008	0.00435	0.01331	0.03013
Coronary Artery Bypass Surgery	0.00000	0.00057	0.00842	0.02638	0.03217
Heart Valve Replacement	0.00000	0.00064	0.00191	0.00254	0.00423
Category Two Cancer	0.00666	0.02949	0.10443	0.22979	0.28880

Non Smoking Claim Costs

Reduction Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Male</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 34</b>	<b>35 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Aortic Surgery	0.00000	0.00007	0.00395	0.01694	0.04373
Coronary Artery Bypass Surgery	0.00000	0.00061	0.01288	0.04262	0.05512
Heart Valve Replacement	0.00000	0.00064	0.00191	0.00254	0.00423
Category Two Cancer	0.00533	0.01861	0.08754	0.24827	0.31977

Reduction Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Female</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 34</b>	<b>35 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Aortic Surgery	0.00000	0.00003	0.00123	0.00476	0.00950
Coronary Artery Bypass Surgery	0.00000	0.00053	0.00419	0.01258	0.01639
Heart Valve Replacement	0.00000	0.00064	0.00191	0.00254	0.00423
Category Two Cancer	0.00789	0.03613	0.08154	0.16074	0.20844

Reduction Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Both</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 34</b>	<b>35 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Aortic Surgery	0.00000	0.00005	0.00255	0.01036	0.02345
Coronary Artery Bypass Surgery	0.00000	0.00057	0.00842	0.02638	0.03217
Heart Valve Replacement	0.00000	0.00064	0.00191	0.00254	0.00423
Category Two Cancer	0.00659	0.02748	0.08446	0.20097	0.25381

Smoking Claim Costs

Reduction Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Male</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 34</b>	<b>35 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Aortic Surgery	0.00000	0.00029	0.01581	0.06776	0.17492
Coronary Artery Bypass Surgery	0.00000	0.00061	0.01288	0.04262	0.05512
Heart Valve Replacement	0.00000	0.00064	0.00191	0.00254	0.00423
Category Two Cancer	0.00558	0.02845	0.19209	0.63381	0.79942

Reduction Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Female</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 34</b>	<b>35 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Aortic Surgery	0.0000	0.00010	0.00493	0.01904	0.03799
Coronary Artery Bypass Surgery	0.0000	0.00053	0.00419	0.01258	0.01639
Heart Valve Replacement	0.0000	0.00064	0.00191	0.00254	0.00423
Category Two Cancer	0.00824	0.04393	0.15662	0.39420	0.50025

Reduction Gender and Age Banded Annual Claim Costs per \$1,000 Benefit

<b>Both</b>	<b>Age Band</b>				
<b>Benefit</b>	<b>18 to 34</b>	<b>35 to 49</b>	<b>50 to 64</b>	<b>65 to 74</b>	<b>75 +</b>
Aortic Surgery	0.00000	0.00019	0.01022	0.04143	0.09379
Coronary Artery Bypass Surgery	0.00000	0.00057	0.00842	0.02638	0.03217
Heart Valve Replacement	0.00000	0.00064	0.00191	0.00254	0.00423
Category Two Cancer	0.00689	0.03629	0.17385	0.50432	0.62216

An example of the Additional Diagnosis with benefit reduction, Annual Issue Age Claim Cost for a Male Nonsmoker age 45 with Core benefits plus Aortic Surgery with a 50% reduction to the Heart Attack Benefit is shown in the table below:

<b>Benefit</b>	<b>Benefit Amount (a)</b>	<b>Issue Age Claim Cost per \$1,000 (b)</b>	<b>Total Annual Issue Age Claim Cost (c) = (a)*(b)</b>
Core Selection	\$10,000	0.11855	1.18550
Aortic Surgery	\$5,000	0.00031	0.00155
Reduction to Heart Attack from Aortic Surgery	- \$5,000	0.00007	- 0.00035
Total			1.18670

### **(3) Benefit Waiting Period**

The Benefit Waiting Period Factor will apply to all benefits and riders except the Wellness Visit Indemnity Benefit Rider.

<b>Waiting Period</b>	<b>Factor</b>
0 day	1.010
30 day	1.000
60 day	0.990
90 day	0.980

### **(4) Pre-Existing Conditions**

The Pre-Existing Conditions Factor will apply to all benefits and riders except the Wellness Visit Indemnity Benefit Rider.

<b>Lookback / Exclusionary Period</b>	<b>Factor</b>
6 / 6	0.990
6 / 12	0.980
6 / 24	0.960
12 / 6	0.940
12 / 12	0.920
12 / 24	0.900
24 / 6	0.890
24 / 12	0.870
24 / 24	0.850

## **Section V – Rating Adjustments**

### **(1) Underwriting Adjustment**

#### **Guaranteed Issue**

Attained Age and Issue Age Pricing

<b>Duration</b>	<b>Selection Factors</b>
All	1.000

#### **Simplified Issue**

Attained Age Pricing

<b>Duration</b>	<b>Selection Factors</b>
1	0.750
2	0.800
3	0.850
4	0.900
5	0.950
6 +	0.980

Issue Age Pricing

<b>Duration</b>	<b>Selection Factors</b>
All	0.892

### **(2) Target Loss Ratio**

The target loss ratio is 50.0%.

## **Section VI –Premium Modalization Factors**

### **(3) Premium Modalization Adjustment Factors**

<b>Mode</b>	<b>Adjustment Factor</b>
Monthly	0.083
Quarterly	0.250
Semi-Annual	0.500
Annual	1.000

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Liberty Insurance Underwriters Inc.
<b>TOI/Sub-TOI:</b>	H071 Individual Health - Specified Disease - Limited Benefit/H071.001 Critical Illness		
<b>Product Name:</b>	ICI		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

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

<b>Satisfied - Item:</b>	Certificate of Authority to File
<b>Comments:</b>	
<b>Attachment(s):</b>	Filing Authority Letter_Plisky.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	Please see the Actuarial Memorandum attached above.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Liberty Insurance Underwriters Inc.
<b>TOI/Sub-TOI:</b>	H071 Individual Health - Specified Disease - Limited Benefit/H071.001 Critical Illness		
<b>Product Name:</b>	ICI		
<b>Project Name/Number:</b>	/		

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

# PLISKY PLISKY & CO. LLC

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617 UNION AVENUE, UNIT 1-21    ♦    BRIELLE, NJ 08730    ♦    PHONE: (732) 223-0770    ♦    FAX: (732) 223-1776

July 21, 2014

Commissioner of Insurance  
Department of Insurance, Securities and Banking  
Government of the District of Columbia  
810 First Street, NE #701  
Washington, DC 20002

RE:    **Liberty Insurance Underwriters Inc.**  
      **NAIC#: 19917 / FEIN#: 22-2227331**  
      **Individual Critical Illness      TOI: H07L001**

Company Tracking No.:      ICI-DC-RATE  
SERFF Tracking No.:        PLIS-129642410  
Corresponding Policy Forms:    LIUI ICI P001-DC (Ed. 05 14) et al.

Dear Sir or Madam:

**New Submission.** On behalf of Liberty Insurance Underwriters Inc., Plisky Plisky & Co., LLC is submitting this initial Rate Filing for your review and approval. Enclosed is a letter of authorization.

These rates and the corresponding policy forms are new and are not intended to replace any other rates or forms on file with your office.

We propose an effective date that coincides with the approval of the corresponding Form Filing (SERFF Tracking No. PLIS-129562793.) There are no D.C. policyholders yet as the policy forms are new.

These Individual Critical Illness policy forms provide fixed indemnity benefits for critical illnesses and procedures. Each of the Benefit Riders may be offered based on the plans marketed to the policyholder or elected by the policyholder.

If you have any questions, please contact me directly at (732) 223-0770 or j.plisky@verizon.net.

Sincerely,



John M. Plisky, Consultant



**Liberty International Underwriters US**

55 Water Street, 18<sup>th</sup> Floor  
New York, NY 10041

Marian Luongo  
Assistant Secretary

To Whom It May Concern:

Please be advised that until this authority is revoked in writing, John M. Plisky of Plisky Plisky & Co. LLC of Brielle, New Jersey is hereby authorized to act as our agent and to perform each and every act necessary in connection with the filing of policy forms and rate information on our behalf.

By: Marian Luongo

Name: Marian A. Luongo

Title: Assistant Secretary

Date: May 29, 2014

**Liberty Insurance Underwriters, Inc.**  
**Actuarial Memorandum**  
**Individual Critical Illness Policy**

**Form LIUI ICI P001 (Ed. 05 14)**

**Form LIUI ICI R001 (Ed. 05 14)**

**Form LIUI ICI R002 (Ed. 05 14)**

**Form LIUI ICI R003 (Ed. 05 14)**

**Form LIUI ICI R004 (Ed. 05 14)**

**Form LIUI ICI R005 (Ed. 05 14)**

**Form LIUI ICI R006 (Ed. 05 14)**

**District of Columbia**

**July 2014**

## 1. Purpose of Filing

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

## 2. Description of Benefits

The Critical Illness and Critical Illness Procedure Diagnosis Benefit pays a fixed dollar amount to a covered insured for an occurrence of any of the following covered critical illnesses or procedures. The fixed dollar amount is the Face Amount applied for by the covered insured. A summary of the benefits are listed below. Descriptions of each benefit and exact percentage of the Critical Illness Face Amount are given in the policy forms.

### Core Benefits

Critical Illness and Critical Illness Procedure	Benefit Percentage
Heart Attack	10% to 100%
Stroke	10% to 100%
Coronary Artery Bypass Surgery	10% to 50%
Category One Cancer	10% to 100%
Category Two Cancer	10% to 50%
Organ Transplant	10% to 100%

### Optional Benefits

Critical Illness and Critical Illness Procedure	Benefit Percentage
Addison's Disease	10% to 50%
Aortic Surgery	10% to 50%
Aplastic Anemia	10% to 100%
Benign Brain Tumor	10% to 100%
Coma	10% to 50%
Heart Valve Replacement	10% to 50%
Kidney (Renal) Failure	10% to 100%
Deafness	10% to 100%
Blindness	10% to 100%
Parkinson Disease	10% to 100%
Paralysis	10% to 100%
Severe Burn	10% to 100%

### Additional Diagnosis or Procedure

A benefit may be paid for an Additional Diagnosis of a covered Critical Illness or Critical Illness Procedure if the occurrence is more than 180 to 730 days after the date of the prior benefit payment. The Additional Diagnosis or Procedure Benefit may be reduced for certain benefits if preceded by specific benefit payments as specified in the policy.

### Increasing Face Amount Benefit

The Face Amount under the policy may be increased 1% to 10% each year for the first 2 to 25 years as outlined in the policy.

### Benefit Reduction

The Face Amount payable for a covered Critical Illness or Critical Illness Procedure may be reduced by 25% to 50% if the Covered Person reaches age 65 to 80 or older on the date the benefit becomes payable.

### Optional Riders

#### Recurrence Benefit Rider:

The Recurrence benefit rider pays 10% to 100% of the Initial Critical Illness Diagnosis Benefit Amount if a covered insured is diagnosed with an Initial Critical Illness or Critical Illness Procedure (that becomes payable) and is diagnosed again with the same Critical Illness or Critical Illness Procedure within 3 to 24 months after the initial diagnosis. No benefits are payable under this rider for the Covered Person with respect to the diagnosis of any other Critical Illness or Critical Illness Procedure.

#### Dependent Child(ren) Additional Critical Illness Rider:

The Dependent Child(ren) Additional Critical Illness rider pays a fixed dollar amount for an occurrence of any of the following covered critical illnesses. The fixed dollar amount is the Face Amount applied for in the base policy times the benefit percentage given in the policy. A summary of the benefits are listed below. Descriptions of each benefit and exact percentage of the Critical Illness Face Amount are given in the policy forms.

Critical Illness	Benefit Percentage Range
Cerebral Palsy	2% to 100%
Cystic Fibrosis	2% to 100%
Cleft Lip or Palate	\$1,000 to \$5,000
Down's Syndrome	2% to 100%
Spina Bifida	2% to 100%

#### Daily Hospital Confinement Benefit Rider:

The Daily Hospital Confinement benefit rider pays a fixed dollar amount per day up to a maximum period if a covered person becomes confined to a hospital for treatment of a covered Critical Illness or Critical Illness Procedure or requires Emergency Care Treatment for an Emergency Sickness. The total benefit amount may vary from \$50 to \$5,000 per day up to 5-365 days and \$100 to \$10,000 per day for every additional day beyond 5-365 days.

#### Wellness Visit Indemnity Benefit Rider:

The Wellness Visit Indemnity benefit rider pays a fixed dollar amount to a covered insured that undergoes a routine wellness examination or other preventative test listed in the policy. The benefit amount may vary from \$25 to \$5,000 payable once per covered person per policy year.

#### Monthly Mortgage Benefit Rider:

The Monthly Mortgage benefit rider pays a fixed monthly benefit for a covered insured that is diagnosed of a Critical Illness or Critical Illness Procedure and has an outstanding balance on a mortgage loan at the time of the covered insured's diagnosis or procedure. The benefit may be payable until the earliest of the mortgage is paid in full or refinanced, the house is sold, or the maximum benefit period has expired. Monthly benefit amounts may vary from \$500 to \$15,000. The maximum benefit period may vary from 3 to 12 consecutive months.

#### Medical Specialist Benefit Rider:

The Medical Specialist benefit rider pays a fixed dollar amount if a covered insured seeks evaluation or consultation at a medical specialist center that specializes in the treatment of a covered Critical Illness or Critical Illness Procedure. Benefit amounts may vary from \$50 to \$25,000 for the evaluation or consultation and \$50 to \$25,000 for transportation and lodging if the medical specialist center is more than 50 to 250 miles from the covered person's residence.

### **3. Renewability**

This policy is guaranteed renewable.

### **4. Applicability**

This is for an open block of business.

## **5. Marketing and Underwriting Method**

This policy will be marketed to all eligible individuals that comply with the applicable laws of your state. This policy will be marketed by either salaried sales representatives, selected independent brokers, or direct to consumer.

This product will be underwritten at an individual level based on an application with yes/no questions.

## **6. Rate Development**

The manual rate expected claims costs for this policy were developed from a variety of publicly available and proprietary census, morbidity and critical illness data which include the following:

- U.S. Census Bureau, Statistical Abstract of the United States: 2012
- Centers for Disease Control: [www.cdc.gov](http://www.cdc.gov)
- American Cancer Society: [www.cancer.org](http://www.cancer.org)
- Cancer Facts & Figures 2013 from American Cancer Society
- National Cancer Institute: Surveillance, Epidemiology, and End Results Program: [www.seer.cancer.gov](http://www.seer.cancer.gov)
- American Heart Association Journals: [www.ahajournals.org](http://www.ahajournals.org)
- Surgeon General Reports: [www.surgeongeneral.gov](http://www.surgeongeneral.gov)
- U.S. National Library of Medicine: [www.ncbi.nlm.nih.gov/pubmed](http://www.ncbi.nlm.nih.gov/pubmed)
- United States Renal Data System: [www.usrds.org](http://www.usrds.org)
- National Institute of Diabetes and Digestive and Kidney Diseases
- Statistics contained in Right Diagnosis from Healthgrades
- Neuro-Oncology Journals: [www.oxfordjournals.org](http://www.oxfordjournals.org)
- National Hospital Discharge Survey: 2005 Annual Summary and 2010 Annual Summary
- National Hospital Ambulatory Medical Care Survey: 2008 Emergency Department Summary
- National Heart, Lung, and Blood Institute Incidence and Prevalence: 2006 Chart Book on Cardiovascular and Lung Diseases
- Heartcare Midwest publication: U.S. Aortic Stenosis Disease Prevalence and Treatment Statistics
- Milliman 2011 U.S Organ and Tissue Transplant Cost Estimates and Discussion Report
- Christopher & Dana Reeve Foundation: [www.christopherreeve.org](http://www.christopherreeve.org)

- Paralyzed Veterans of America: [www.pva.org](http://www.pva.org)
- National Parkinson Foundation: [www.parkinson.org](http://www.parkinson.org)
- Parkinson's Disease Foundation: [www.pdf.org](http://www.pdf.org)
- American Burn Association, National Burn Repository: 2012 Report
- MyChild: [www.cerebralpalsy.org](http://www.cerebralpalsy.org)
- Cystic Fibrosis Foundation: [www.cff.org](http://www.cff.org)
- Canadian Cystic Fibrosis Registry: 2011 Annual Report
- Publicly available Individual Critical Illness rate filings

Adjustments to publicly available data were made to account for differences between the publicly available data and an insured population and for the common exclusions of the policy.

Gross premiums are based upon the manual rate expected claims costs that are adjusted for benefit options and then loaded with provisions for expenses, commissions, and profit.

## **7. Issue Age Range**

Coverage will be issued to ages 18 through 80.

## **8. Average Annual Premium**

The average annual premium for this product is expected to be \$195.28.

## **9. Trend Assumptions**

This is an indemnity product. Medical and Insurance Trend are not applicable.

## **10. Persistency**

Persistency was determined by market experience and actuarial judgment. The lapse rates used are given below:

Policy Year	Lapse
1	25%
2	15%
3	12%
4	11%

5	10%
6	9%
7	8%
8	7%
9	6%
10+	5%

#### 11. Interest Rate

An interest rate of 4% was used for the present value calculations.

#### 12. Anticipated Loss Ratio

The rates filed in the accompanying rate manual are anticipated to develop a loss ratio of 50.0% based upon our expected distribution of business. Outlined below are the anticipated expense components as a percentage of premium, corresponding with the anticipated loss ratio referenced above.

Loss Ratio:	50.0%
Commissions:	20.0%
Administration Expenses:	13.3%
Premium Taxes:	1.7%
Profit and Contingency Margin:	<u>15.0%</u>
Total:	100.0%

#### 13. Actuarial Certification

In my opinion, rates for the product described in this actuarial memorandum have been developed using reasonable actuarial assumptions and methods and are not excessive, inadequate, or unfairly discriminatory. 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.



Nikita Chaudhry, FSA, MAAA  
Liberty Insurance Underwriters, Inc.



Date