Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: Disability Income Rider Actuarial Memorandum - Informational Filing ONLY	SERFF Tr Num: HARL-125630271	State: ArkansasLH
TOI: L08 Life - Other	SERFF Status: Closed	State Tr Num: 38853
Sub-TOI: L08.000 Life - Other	Co Tr Num: DI RIDER - INFORMATIONAL ACTUARIAL MEMORANDUM	State Status: Filed-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Authors: Jane Chapman, Roberta Chu, Barbara Warren, Cynthia McFetridge	Disposition Date: 05/06/2008
	Date Submitted: 05/02/2008	Disposition Status: Accepted For Informational Purposes
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: Disability Income Rider Actuarial Memorandum - Informational Filing ONLY	Status of Filing in Domicile:
Project Number: Actuarial Memorandum for ILA-1134(97)	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 05/06/2008	
State Status Changed: 05/06/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

We are submitting a revised ACTUARIAL MEMORANDUM FOR YOUR INFORMATION. THERE ARE NO FORMS ASSOCIATED WITH THIS SUBMISSION. Consequently, we are not submitting fees, certifications or transmittals.

The Actuarial Memorandum pertains to the Disability Income Rider, form ILA-1134(97), previously approved by the Department and used with approved Individual Universal and Term Life policy forms.

As of January 1, 2009, the mortality basis for reserves for all policy forms will be the 2001 CSO Mortality Basis. Therefore, the reason for this informational filing is to update the Actuarial Memorandum to indicate that the mortality basis for reserves is the same as the mortality table used for the base policy (with the correct gender version applicable to the rider insured).

Your consideration of this submission is appreciated. Please feel free to contact me with any questions you may have.

Company and Contact

Filing Contact Information

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Filing Company Information

Hartford Life and Annuity Insurance Company	CoCode: 71153	State of Domicile: Connecticut
200 Hopmeadow Street	Group Code: 91	Company Type: Life
Simsbury, CT 06089	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 39-1052598	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life and Annuity Insurance Company	$0.00	05/02/2008	

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	05/06/2008	05/06/2008

Disposition

Disposition Date: 05/06/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*HARL-125630271*	*State:*	*Arkansas*
Filing Company:	*Hartford Life and Annuity Insurance Company*	*State Tracking Number:*	*38853*
Company Tracking Number:	*DI RIDER - INFORMATIONAL ACTUARIAL MEMORANDUM*		
TOI:	*L08 Life - Other*	*Sub-TOI:*	*L08.000 Life - Other*
Product Name:	*Disability Income Rider Actuarial Memorandum - Informational Filing ONLY*		
Project Name/Number:	*Disability Income Rider Actuarial Memorandum - Informational Filing ONLY/Actuarial Memorandum for ILA-1134(97)*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	DI Rider - Informational Actuarial Memorandum		No

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Review Status:

Bypassed -Name: Certification/Notice 04/30/2008

Bypass Reason: n/a for this type of filing

Comments:

Review Status:

Bypassed -Name: Application 04/30/2008

Bypass Reason: n/a for this type of filing

Comments:

Review Status:

Satisfied -Name: DI Rider - Informational Actuarial Memorandum 05/02/2008

Comments:

Attachment:

ActMemoLSIIDisIncRider041408 complete.pdf

Hartford Life and Annuity Insurance Company
Disability Income Rider, Form ILA-1134(97)
April 15, 2008

Actuarial Memorandum

Product Description

This product is a rider to be attached to both universal life and term life insurance policies. The rider is guaranteed renewable to the policy anniversary on or next following the insured's 65th birthday, as long as the base life insurance policy remains in force. The rider is available to issue ages 18- 60.

The rider pays a monthly income benefit to an insured at the end of each full month of total disability, commencing after the completion of the elimination period and payable through the end of the benefit period elected by the policyholder at the time of application or issue. For any incomplete month of total disability, the rider will pay 1/30th of the monthly income benefit for each day of total disability.

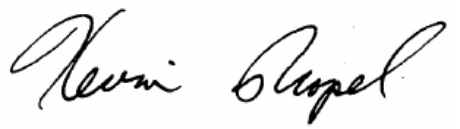
Reserve Basis

The Active Life Reserve basis for pricing is the one-year full preliminary term method, using the 1985 Commissioners Individual Disability Table A (CIDA) for morbidity. The Claim Reserve is calculated based on the 1985 CIDA continuance rates. The mortality basis for reserves is the same as the mortality table used for the base policy. The interest basis for reserves is the Maximum Valuation Interest Rate, 4.00% for 2008.

As outlined in the National Association of Insurance Commissioners Universal Life Model Regulation and in the Standard Valuation Law, the reserve for the disability rider is combined with the basic life insurance reserve before comparison to the cash value floor. The minimum policy reserve is then the maximum of the disability rider reserve plus the basic life insurance reserve and the cash value. Therefore, to the extent that the basic life reserve for the policy is less than the cash value floor, part or all of the disability rider reserve may fit within the cash value floor. In no event will the total policy reserve be less than the cash value.

Anticipated Loss Ratio

The anticipated lifetime loss ratio for this rider is expected to be in excess of 55%. The anticipated loss ratio was calculated as the present value of future anticipated incurred claims, divided by the present value of future anticipated gross premiums.



Kevin M. Reopel, F.S.A., M.A.A.A.

Individual Life Product Management

DISABILITY INCOME RIDER
POLICY FORM ILA-1134(97)
PREMIUMS PER $100 MONTHLY BENEFIT

2 YEAR BENEFIT, 3 MONTH WAIT

Issue	Male		Issue	Female		Issue	Unisex	
Age	Annual	Monthly	Age	Annual	Monthly	Age	Annual	Monthly
18	15.32	1.276667	18	22.58	1.881667	18	18.22	1.518333
19	15.32	1.276667	19	22.58	1.881667	19	18.22	1.518333
20	15.32	1.276667	20	22.58	1.881667	20	18.22	1.518333
21	15.32	1.276667	21	22.58	1.881667	21	18.22	1.518333
22	15.32	1.276667	22	22.58	1.881667	22	18.22	1.518333
23	15.32	1.276667	23	22.58	1.881667	23	18.22	1.518333
24	15.32	1.276667	24	22.58	1.881667	24	18.22	1.518333
25	15.32	1.276667	25	22.58	1.881667	25	18.22	1.518333
26	15.86	1.321667	26	22.81	1.900833	26	18.64	1.553333
27	16.40	1.366667	27	23.24	1.936667	27	19.14	1.595000
28	16.94	1.411667	28	23.83	1.985833	28	19.70	1.641667
29	17.48	1.456667	29	24.58	2.048333	29	20.32	1.693333
30	18.02	1.501667	30	25.46	2.121667	30	21.00	1.750000
31	18.56	1.546667	31	26.45	2.204167	31	21.72	1.810000
32	19.10	1.591667	32	27.53	2.294167	32	22.47	1.872500
33	19.64	1.636667	33	28.69	2.390833	33	23.26	1.938333
34	20.18	1.681667	34	29.91	2.492500	34	24.07	2.005833
35	20.69	1.724167	35	31.18	2.598333	35	24.89	2.074167
36	21.17	1.764167	36	31.78	2.648333	36	25.41	2.117500
37	21.77	1.814167	37	32.39	2.699167	37	26.02	2.168333
38	22.49	1.874167	38	33.00	2.750000	38	26.69	2.224167
39	23.35	1.945833	39	33.62	2.801667	39	27.46	2.288333
40	24.34	2.028333	40	34.24	2.853333	40	28.30	2.358333
41	25.49	2.124167	41	34.86	2.905000	41	29.24	2.436667
42	26.80	2.233333	42	35.48	2.956667	42	30.27	2.522500
43	28.27	2.355833	43	36.09	3.007500	43	31.40	2.616667
44	29.91	2.492500	44	36.70	3.058333	44	32.63	2.719167
45	31.73	2.644167	45	37.30	3.108333	45	33.96	2.830000
46	34.41	2.867500	46	39.18	3.265000	46	36.32	3.026667
47	37.35	3.112500	47	41.06	3.421667	47	38.83	3.235833
48	40.54	3.378333	48	42.93	3.577500	48	41.50	3.458333
49	43.98	3.665000	49	44.81	3.734167	49	44.31	3.692500
50	47.69	3.974167	50	46.71	3.892500	50	47.30	3.941667
51	51.65	4.304167	51	48.63	4.052500	51	50.44	4.203333
52	55.89	4.657500	52	50.60	4.216667	52	53.77	4.480833
53	60.39	5.032500	53	52.62	4.385000	53	57.28	4.773333
54	65.15	5.429167	54	54.72	4.560000	54	60.98	5.081667
55	70.18	5.848333	55	56.92	4.743333	55	64.88	5.406667
56	76.93	6.410833	56	61.66	5.138333	56	70.82	5.901667
57	84.02	7.001667	57	66.70	5.558333	57	77.09	6.424167
58	91.43	7.619167	58	72.08	6.006667	58	83.69	6.974167
59	99.17	8.264167	59	77.86	6.488333	59	90.65	7.554167
60	107.22	8.935000	60	84.11	7.009167	60	97.98	8.165000

DISABILITY INCOME RIDER
POLICY FORM ILA-1134(97)
PREMIUMS PER $100 MONTHLY BENEFIT

5 YEAR BENEFIT, 3 MONTH WAIT

Issue	Male		Issue	Female		Issue	Unisex	
Age	Annual	Monthly	Age	Annual	Monthly	Age	Annual	Monthly
18	26.88	2.240000	18	35.48	2.956667	18	30.32	2.526667
19	26.88	2.240000	19	35.48	2.956667	19	30.32	2.526667
20	26.88	2.240000	20	35.48	2.956667	20	30.32	2.526667
21	26.88	2.240000	21	35.48	2.956667	21	30.32	2.526667
22	26.88	2.240000	22	35.48	2.956667	22	30.32	2.526667
23	26.88	2.240000	23	35.48	2.956667	23	30.32	2.526667
24	26.88	2.240000	24	35.48	2.956667	24	30.32	2.526667
25	26.88	2.240000	25	35.48	2.956667	25	30.32	2.526667
26	27.63	2.302500	26	35.86	2.988333	26	30.92	2.576667
27	28.38	2.365000	27	36.55	3.045833	27	31.65	2.637500
28	29.13	2.427500	28	37.52	3.126667	28	32.49	2.707500
29	29.88	2.490000	29	38.73	3.227500	29	33.42	2.785000
30	30.63	2.552500	30	40.16	3.346667	30	34.44	2.870000
31	31.38	2.615000	31	41.76	3.480000	31	35.53	2.960833
32	32.13	2.677500	32	43.52	3.626667	32	36.69	3.057500
33	32.88	2.740000	33	45.40	3.783333	33	37.89	3.157500
34	33.63	2.802500	34	47.39	3.949167	34	39.13	3.260833
35	34.40	2.866667	35	49.45	4.120833	35	40.42	3.368333
36	35.45	2.954167	36	51.38	4.281667	36	41.82	3.485000
37	36.74	3.061667	37	53.35	4.445833	37	43.38	3.615000
38	38.31	3.192500	38	55.35	4.612500	38	45.13	3.760833
39	40.16	3.346667	39	57.36	4.780000	39	47.04	3.920000
40	42.33	3.527500	40	59.37	4.947500	40	49.15	4.095833
41	44.82	3.735000	41	61.38	5.115000	41	51.44	4.286667
42	47.66	3.971667	42	63.37	5.280833	42	53.94	4.495000
43	50.85	4.237500	43	65.35	5.445833	43	56.65	4.720833
44	54.42	4.535000	44	67.32	5.610000	44	59.58	4.965000
45	58.36	4.863333	45	69.27	5.772500	45	62.72	5.226667
46	62.52	5.210000	46	72.62	6.051667	46	66.56	5.546667
47	67.06	5.588333	47	75.95	6.329167	47	70.62	5.885000
48	72.00	6.000000	48	79.27	6.605833	48	74.91	6.242500
49	77.33	6.444167	49	82.61	6.884167	49	79.44	6.620000
50	83.07	6.922500	50	85.97	7.164167	50	84.23	7.019167
51	89.21	7.434167	51	89.39	7.449167	51	89.28	7.440000
52	95.77	7.980833	52	92.88	7.740000	52	94.61	7.884167
53	102.73	8.560833	53	96.48	8.040000	53	100.23	8.352500
54	110.11	9.175833	54	100.21	8.350833	54	106.15	8.845833
55	117.90	9.825000	55	104.11	8.675833	55	112.38	9.365000
56	121.88	10.156667	56	106.99	8.915833	56	115.92	9.660000
57	126.06	10.505000	57	110.05	9.170833	57	119.66	9.971667
58	130.44	10.870000	58	113.32	9.443333	58	123.59	10.299167
59	135.00	11.250000	59	116.83	9.735833	59	127.73	10.644167
60	139.75	11.645833	60	120.63	10.052500	60	132.10	11.008333