

SERFF Tracking Number: SEFL-125590958 State: Arkansas
Filing Company: Assurity Life Insurance Company State Tracking Number: 39063
Company Tracking Number: DIRATEINCR
TOI: H111 Individual Health - Disability Income Sub-TOI: H111.004 Other
Product Name: DIRateIncr
Project Name/Number: DIRerate/DIRateIncr

Filing at a Glance

Company: Assurity Life Insurance Company

Product Name: DIRateIncr

TOI: H111 Individual Health - Disability Income

Sub-TOI: H111.004 Other

Filing Type: Rate

SERFF Tr Num: SEFL-125590958

SERFF Status: Closed

Co Tr Num: DIRATEINCR

Co Status:

Authors: Andrea Boring, Kristi
Hendrickson

Date Submitted: 05/23/2008

State: ArkansasLH

State Tr Num: 39063

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 05/23/2008

Disposition Status: Approved-
Closed

Implementation Date Requested: 07/01/2008

Implementation Date:

State Filing Description:

General Information

Project Name: DIRerate

Project Number: DIRateIncr

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 25%

Filing Status Changed: 05/23/2008

State Status Changed: 05/23/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 05/01/2008

Domicile Status Comments: Approved

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

We respectfully ask your consideration and approval of the requested rate increase for the above referenced forms.

General: The Rate Revisions are with reference to the following forms previously submitted and approved by the state of Arkansas:

Form Policy/Rider Approval Date

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AAW-D112 Accident Only Disability Income Policy January 10, 2001

AAW-DR 220 Total Disability-Sickness Rider (24-hour coverage) January 10, 2001

This is the second rate revision request since the approval of the above forms. There was a 25% increase approved by your office on the above forms on March 3, 2006. There are currently 42 Arkansas policyholders as of December 31, 2007.

Actuarial Memorandum: As stated in the enclosed Actuarial Memorandum and accompanying rates prepared by Susie Keisler-Munro, FSA, MAAA, Senior Vice President, Chief of Operations, a rate increase of 25% is requested. Upon approval, the new rates will become effective no earlier than July 1, 2008. Policyholders will be given 31 days advance notice of the rate increase.

Should you have any questions or concerns regarding this submission, please contact me at 800-276-7619 ext 3452 or by email at policyfiling@assurity.com. Thank you in advance for consideration of this filing and we look forward to receiving your approval soon.

Best regards,
Kristi Hendrickson
Policy Filing Specialist
Compliance & Policy Filing

Company and Contact

Filing Contact Information

Kristi Hendrickson, Policy Filing Specialist policyfiling@assurity.com
1526 K Street (402) 437-3452 [Phone]
Lincoln, NE 68508 (402) 437-3802[FAX]

Filing Company Information

Assurity Life Insurance Company CoCode: 71439 State of Domicile: Nebraska
1526 K Street Group Code: -99 Company Type: Life/Health
P.O. Box 82533
Lincoln, NE 68501-2533 Group Name: State ID Number:

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(800) 276-7619 ext. [Phone]

FEIN Number: 38-1843471

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Assurity Life Insurance Company	\$50.00	05/23/2008	20482360

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	05/23/2008	05/23/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Actuarial Memorandum and Rates	Rate	Kristi Hendrickson	05/23/2008	05/23/2008

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Disposition

Disposition Date: 05/23/2008

Implementation Date:

Status: Approved-Closed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Assurity Life Insurance Company	25.000%	\$	42	\$	%	%	25.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate (revised)	Actuarial Memorandum and Rates	Approved-Closed	No
Rate	Actuarial Memorandum and Rates	Withdrawn	No

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Amendment Letter

Amendment Date:

Submitted Date: 05/23/2008

Comments:

Table 1 was left out of the rate information and the annual premiums table has been revised to indicate each occupation class.

Changed Items:

Rate/Rule Schedule Item Changes:

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An error occurred rendering Amendment 125196847: reserve - incorrect column/size.

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Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 25.000%
Effective Date of Last Rate Revision: 03/03/2006
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Assurity Life Insurance Company	25.000%	25.000%		42		%	%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed	Actuarial Memorandum and Rates	AAW-D112	Revised		Act Memo AAW-D112 (25% and 25%).pdf Table 2 (25% and 25%).pdf Annual Premiums (25% + 25%).pdf Table 1.pdf

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Supporting Document Schedules

Satisfied -Name: Health - Actuarial Justification

Review Status:

Approved-Closed

05/23/2008

Comments:

Attachments:

Act Memo AAW-D112 (25% + 25%).pdf

Annual Premiums (25% + 25%).pdf

Table 1.pdf

Table 2.pdf

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Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Actuarial Memorandum and Rates	05/05/2008	Act Memo AAW-D112 (25% and 25%).pdf Annual Premiums (25% and 25%).pdf Table 2 (25% and 25%).pdf