

SERFF Tracking Number: GARD-126615290 State: Arkansas  
Filing Company: The Guardian Insurance & Annuity Company Inc. State Tracking Number: 45745  
Company Tracking Number: 00-T1  
TOI: L04I Individual Life - Term Sub-TOI: L04I.003 Single Life - Single Premium  
Product Name: OYT Life Insurance Policy  
Project Name/Number: OYT Life Insurance Policy/00-T1

## Filing at a Glance

Company: The Guardian Insurance & Annuity Company Inc.

Product Name: OYT Life Insurance Policy SERFF Tr Num: GARD-126615290 State: Arkansas  
TOI: L04I Individual Life - Term SERFF Status: Closed-Filed- State Tr Num: 45745  
Closed

Sub-TOI: L04I.003 Single Life - Single Premium Co Tr Num: 00-T1 State Status: Filed-Closed  
Filing Type: Form Reviewer(s): Linda Bird

Authors: Lisa Capella, Louis A Conte, Peter Diggins, Margaret Lewis-Forbes, John Monahan, Carol Nardella, Monica Wilson, Connie Gelfat, Carline Hamilton, Kathleen Tobin

Date Submitted: 05/21/2010 Disposition Status: Filed-Closed  
Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: OYT Life Insurance Policy  
Project Number: 00-T1  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 05/25/2010

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 05/25/2010  
Created By: Connie Gelfat  
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Peter Diggins

Filing Description:

State of AR

Re: The Guardian Insurance & Annuity Company of America (GIAC)

*SERFF Tracking Number:* GARD-126615290 *State:* Arkansas  
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*Inc.*  
*Company Tracking Number:* 00-T1  
*TOI:* L04I Individual Life - Term *Sub-TOI:* L04I.003 Single Life - Single Premium  
*Product Name:* OYT Life Insurance Policy  
*Project Name/Number:* OYT Life Insurance Policy/00-T1

NAIC Number: 429-78778 FEIN Number: 13-2656036

Revised Actuarial and Reserve Memoranda for 00-T1 GIAC

Dear Commissioner:

On 4/17/2000, your Department approved policy form 00-T1 GIAC, which is a One Year Term Life insurance policy convertible for one year and non-renewable. We are making several administrative changes to this product. We plan to implement these changes in August 2010.

The issue ages for the product have been changed from 20-99 to 20-80. The minimum face amount has been increased from \$50,000 to \$100,000.

We have also changed the premium rates for this product. This change applies to new issues only since the premiums are guaranteed. The premiums no longer include a policy fee. Also, although there are different risk classes for the product, the same premium is used for all the risk classes. The only reason there are different risk classes is because in the event the policy is converted to permanent insurance, the new policy would use the actual risk class the insured was given.

We are enclosing a slightly revised actuarial memorandum and reserve memorandum for the product, along with the revised premium rates.

No other changes are being made to the product or to the previously approved policy form. This is a non-illustrated product as the premiums for the one year term are guaranteed.

Any applicable certifications, transmittals and filing fees are enclosed as required.

I hope this information is satisfactory and that we may receive your Department's approval of this submission at your earliest convenience. If you have any questions, please feel free to contact me at (212) 598-8419, or toll-free at 877-600-1460, or by e-mailing me at John\_Monahan@glic.com.

Sincerely,

John Monahan, Director  
Individual Markets Compliance

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## Company and Contact

### Filing Contact Information

Monica Wilson, Specialist mwilson@glic.com  
 7 Hanover Square 212-598-1684 [Phone]  
 H 25 A 212-919-2592 [FAX]  
 New York, NY 10004

### Filing Company Information

The Guardian Insurance & Annuity Company CoCode: 78778 State of Domicile: Delaware  
 Inc.  
 7 Hanover Square Group Code: 429 Company Type:  
 New York, NY 10004 Group Name: State ID Number:  
 (212) 598-8000 ext. [Phone] FEIN Number: 13-2656036

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Guardian Insurance & Annuity Company Inc.	\$50.00	05/21/2010	36733009

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	05/25/2010	05/25/2010

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## **Disposition**

Disposition Date: 05/25/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Acturial Memo	No	No
Supporting Document	One Year Term Premium Rates	Yes	Yes
Supporting Document	Certificate of Compliance w/Rule 19 & 49	Yes	Yes
Supporting Document	Right to Submit rates	Yes	Yes
Supporting Document	Actuarial Certifications	No	No

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> not applicable		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> not applicable		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> One Year Term Premium Rates		
<b>Comments:</b>		
<b>Attachment:</b> OYT premium rates.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Certificate of Compliance w/Rule 19 & 49		
<b>Comments:</b>		
<b>Attachment:</b> Certificate of Compliance with Rule 19 and 49 GIAC.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Right to Submit rates		
<b>Comments:</b>		

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**Attachment:**

Consent to Submit GIAC.pdf

**One Year Year (CT1) Gross Premiums Per 1,000 of Face Amount of Insurance  
4/29/2010**

<b>Age</b>	<b><u>NEW</u> <u>GLIC</u></b>
<b>20</b>	<b>0.39</b>
21	0.35
22	0.33
23	0.33
24	0.33
<b>25</b>	<b>0.33</b>
26	0.33
27	0.33
28	0.33
29	0.33
<b>30</b>	<b>0.33</b>
31	0.33
32	0.33
33	0.33
34	0.33
<b>35</b>	<b>0.33</b>
36	0.34
37	0.35
38	0.36
39	0.37
<b>40</b>	<b>0.38</b>
41	0.42
42	0.44
43	0.47
44	0.49
<b>45</b>	<b>0.51</b>
46	0.52
47	0.57
48	0.62
49	0.66
<b>50</b>	<b>0.70</b>
51	0.75
52	0.81
53	0.85
54	0.89
<b>55</b>	<b>0.93</b>
56	1.01
57	1.08
58	1.16
59	1.23
<b>60</b>	<b>1.31</b>
61	1.43
62	1.55
63	1.68
64	1.80
<b>65</b>	<b>1.92</b>

66	2.17
67	2.42
68	2.66
69	2.91
70	3.26
71	5.60
72	7.80
73	10.02
74	12.19
75	14.41
76	16.13
77	18.04
78	21.76
79	26.12
80	38.19



**Certificate of Compliance with  
Arkansas Rule and Regulation 19 and 49**

Insurer: The Guardian Life Insurance Company of America

Form Number(s): Revised Actuarial and Reserve Memoranda and  
revised Premium rates for 00-T1 GIAC

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19 and 49.

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Signature of Company Officer

John J. Monahan

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Name

Director

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May 10, 2010

Date

**CONSENT TO SUBMIT RATES AND/OR COST BASES FOR APPROVAL**

The Guardian Insurance & Annuity Company, Inc. ("Company") of Wilmington, Delaware does hereby consent and agree that all premium rates and/or cost bases both "maximum" and "current or projected," used in relation to Policy form number 00-T1 GIAC ,must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

**The Guardian Life Insurance Company of America**

**By John J. Monahan**

**Director, Individual Markets Compliance**