

SERFF Tracking Number: SEFL-126733512 State: Arkansas
 Filing Company: Assurity Life Insurance Company State Tracking Number: 46295
 Company Tracking Number: RIDERS R0721_I0928 RATE
 TOI: H111 Individual Health - Disability Income Sub-TOI: H111.008 Combined Short Term and Long Term -
 Unrelated to marketing with employer or
 association groups
 Product Name: Riders R0721_I0928 Rates
 Project Name/Number: Riders R0721_I0928 Rates/Riders R0721_I0928 Rates

Filing at a Glance

Company: Assurity Life Insurance Company

Product Name: Riders R0721_I0928 Rates SERFF Tr Num: SEFL-126733512 State: Arkansas

TOI: H111 Individual Health - Disability Income SERFF Status: Closed-Approved- State Tr Num: 46295
 Closed

Sub-TOI: H111.008 Combined Short Term and Co Tr Num: RIDERS R0721_I0928 State Status: Approved-Closed
 Long Term - Unrelated to marketing with RATE
 employer or association groups

Filing Type: Rate

Author: Kristi Hendrickson

Reviewer(s): Rosalind Minor

Date Submitted: 07/22/2010

Disposition Date: 08/06/2010

Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Riders R0721_I0928 Rates

Status of Filing in Domicile: Pending

Project Number: Riders R0721_I0928 Rates

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Pending Approval

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/06/2010

Explanation for Other Group Market Type:

State Status Changed: 08/06/2010

Deemer Date:

Created By: Kristi Hendrickson

Submitted By: Kristi Hendrickson

Corresponding Filing Tracking Number:

Filing Description:

Assurity Life Insurance Company submits the associated rates for rider forms R I0928, Return of Premium Benefit Rider and I R0721, Critical Illness Benefit Rider for review and approval. These riders are used with form number I H0920, Disability Income Policy.

The Return of Premium Benefit Rider, R I0928 and Disability Income Policy, I H0920 were approved on 4/30/2010,

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under filing number 45354. The Critical Illness Benefit Rider, I R0721 (AR) was approved on 2/12/2008, under filing number 38068.

The purpose of this filing is to correct some of the rates for the Return of Premium Benefit Rider and add rates for the Critical Illness Benefit Rider.

The rates for the Return of Premium Benefit Rider are to correct the 60-day elimination period rates only. The original rates for the 60-day elimination period were incorrectly stated in the rate sheet. No other rates have changed.

The rates for the Critical Illness Benefit Rider are to extend the Attained Age table. The original rider only included attained age rates through age 69. These rates are being extended to age 74. No other rates have changed.

The Actuarial Memorandums provided with the original filings remain valid.

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 Group Name: State ID Number:
Lincoln, NE 68501-2533 FEIN Number: 38-1843471
(800) 276-7619 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Assurity Life Insurance Company	\$100.00	07/22/2010	38221661

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	08/06/2010	08/06/2010

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Disposition

Disposition Date: 08/06/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	Attachment A	Approved-Closed	Yes
Rate	Attachment A	Approved-Closed	Yes

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved-Closed 08/06/2010	Attachment A	I R0721 (AR)	Other	Previous State Filing Number: Rate Action Other Explanation:	38068 extend attained age rates Attachment A - CI rider I R0721 30-day wait.pdf
Approved-Closed 08/06/2010	Attachment A	R I0928	Other	Previous State Filing Number: Rate Action Other Explanation:	45354 60 day elimination rates were incorrect R I0928 ROP premium rates (60D fix 072010).pdf

Attachment A

Assurity Life Insurance Company Critical Illness Indemnity Insurance Rider 30-Day Waiting Period

Annual Premium Rates per \$1,000 Benefit
Issue Age Rates with Insured Period to Age 65 with Waiver of Premium

Issue Age	Non-Smoker Male	Smoker Male	Non-Smoker Female	Smoker Female
18 - 24	2.46	4.00	2.69	3.50
25 - 29	3.57	6.06	3.77	5.07
30 - 34	5.36	9.52	5.33	7.49
35 - 39	7.92	14.72	7.48	11.00
40 - 44	11.73	22.84	10.32	16.08
45 - 49	16.77	33.82	13.64	22.72
50 - 54	23.84	49.75	17.98	32.16
55 - 60	33.99	73.73	23.81	45.34

Annual Premium Rates per \$1,000 Benefit
Attained Age Rates with Waiver of Premium (30 Day Wait)

Attained Age	Non-Smoker Male	Smoker Male	Non-Smoker Female	Smoker Female
65	51.69	117.87	32.57	67.10
66	55.83	128.72	34.51	72.19
67	60.08	140.08	36.50	77.47
68	64.88	150.96	38.58	81.47
69	69.86	162.18	40.69	85.52
70	75.05	173.84	42.86	89.65
71	81.52	187.61	46.87	96.37
72	88.24	201.92	50.95	103.17
73	93.43	209.51	54.75	107.73
74	98.82	217.28	58.60	112.22

Attachment A
Assurity Life Insurance Company

Form R I0928
Return of Premium Benefit Rider

Percent of Total Premium - including policy fee, ratings and all riders except the Critical Illness Rider

<u>Issue Age</u>	<u>Elimination Period</u>				
	<u>30 Day</u>	<u>60 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>365 Day</u>
18-25	53%	61%	64%	66%	68%
26	57%	66%	70%	72%	74%
27	59%	68%	72%	74%	76%
28	60%	68%	72%	75%	77%
29	60%	68%	72%	75%	77%
30	61%	69%	73%	76%	78%
31	62%	70%	75%	77%	80%
32	63%	72%	76%	79%	81%
33	64%	73%	78%	80%	83%
34	66%	75%	79%	82%	85%
35	68%	77%	82%	85%	88%
36	72%	81%	86%	89%	93%
37	76%	86%	91%	95%	100%
38	81%	91%	96%	101%	106%
39	84%	94%	99%	105%	110%
40	83%	93%	99%	104%	110%
41	77%	86%	92%	97%	103%
42	66%	75%	80%	85%	90%
43	54%	63%	67%	71%	75%
44	43%	51%	55%	58%	62%
45	36%	44%	48%	51%	53%
46	34%	42%	46%	48%	51%
47	35%	43%	47%	49%	52%
48	38%	46%	50%	52%	55%
49	42%	49%	54%	56%	58%
50	44%	52%	56%	58%	61%
51	46%	54%	58%	60%	62%
52	47%	55%	60%	62%	64%
53	49%	57%	62%	63%	65%
54	50%	59%	64%	65%	66%
55	52%	61%	66%	67%	68%