

SERFF Tracking Number: TTPF-127956840 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number:
Company Tracking Number: 12.00003
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: AMA
Project Name/Number: Thrivent rate filing/12.00003

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: AMA

TOI: H16I Individual Health - Major Medical

Sub-TOI: H16I.005C Individual - Other

Filing Type: Rate

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: TTPF-127956840 State: Arkansas

SERFF Status: Closed-
Disapproved

Co Tr Num: 12.00003

Author: Brenda Young

Date Submitted: 01/05/2012

State Tr Num:

State Status: Disapproved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 01/09/2012

Disposition Status: Disapproved

Implementation Date:

General Information

Project Name: Thrivent rate filing

Project Number: 12.00003

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Lisa Sayerstad

PPACA: Grandfathered Immed Mkt Reforms

PPACA Notes: null

Filing Description:

Please find, for your review, a rate filing pertaining to the AMA, BMM, EMM and DMM policies.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type: Individual

Filing Status Changed: 01/09/2012

State Status Changed: 01/09/2012

Created By: Brenda Young

Corresponding Filing Tracking Number:

An actuarial memorandum and supporting materials are attached to provide you with more details regarding this filing.

We are requesting a 9% rate increase at this time.

Thank you for your time in this matter. If you have any questions, please contact me at 1-800-666-6977, ext. 32423 or at byoung@trustmarkinsurance.com.

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Company and Contact

Filing Contact Information

Brenda Young, Compliance Analyst BY0@trustmarkins.com
 400 Field Drive 847-283-2423 [Phone]
 Lake Forest, IL 60045

Filing Company Information

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

Thrivent Financial for Lutherans	CoCode: 56014	State of Domicile: Wisconsin
625 Fourth Ave. South MS 1340	Group Code:	Company Type:
Minneapolis, MN 55415	Group Name:	State ID Number:
(612) 844-7000 ext. [Phone]	FEIN Number: 39-0123480	

Filing Fees

Fee Required? Yes
 Fee Amount: \$200.00
 Retaliatory? Yes
 Fee Explanation: Domicile state of MN the rate filing fee is \$125.00. However AR is greater at \$50.00 per form. We are requesting rate increase on 4 forms. Therefore total rate filing fee is \$200.00.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$200.00	01/05/2012	55055511

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	01/09/2012	01/09/2012

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Disposition

Disposition Date: 01/09/2012
 Implementation Date:
 Status: Disapproved
 HHS Status: Not Reported
 State Review: Reviewed by Actuary
 Comment:

It is the primary mission of the Arkansas Insurance Department to protect consumers.

Given the current state of the economy and the fact that this block of business has continually received rate increases over the past 10 years, and the impact that another increase will have at this time, we are disapproving your request for a 9% rate increase.

We appreciate your understanding in this matter.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Thrivent Financial for Lutherans	9.000%	9.000%	\$3,086	2	\$34,286	9.000%	9.000%

Percent Change Approved:

SERFF Tracking Number: TTPF-127956840 State: Arkansas
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Minimum: % **Maximum:** % **Weighted Average:** %

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Rate Summary Worksheet	Disapproved	No
Supporting Document	Consumer Disclosure Form	Disapproved	Yes
Supporting Document	actuarial certification	Disapproved	No
Supporting Document	exhib I-V	Disapproved	No
Supporting Document	ratebook	Disapproved	Yes

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 Project Name/Number: Thrivent rate filing/12.00003

Rate Information

Rate data applies to filing.

Filing Method: file for approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.000%
Effective Date of Last Rate Revision: 05/01/2010
Filing Method of Last Filing: file for approval

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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Thrivent Financial for Lutherans	Increase	9.000%	9.000%	\$3,086	2	\$34,286	9.000%	9.000%
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Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		2						
Policy Holders:		2						

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Rate Review Details

COMPANY:

Company Name: Thrivent Financial for Lutherans
HHS Issuer Id: 10354
Product Names: AMA, BMM, DMM, EMM
Trend Factors: 12.05% annually

FORMS:

New Policy Forms: none
Affected Forms: closed
Other Affected Forms: none

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Other
Member Months: 35
Benefit Change: None
Percent Change Requested: Min: 9.0 Max: 9.0 Avg: 9.0

PRIOR RATE:

Total Earned Premium: 3,735,738.00
Total Incurred Claims: 2,631,862.00
Annual \$: Min: 9,246.00 Max: 15,939.00 Avg: 12,592.00

REQUESTED RATE:

Projected Earned Premium: 2,831,130.00
Projected Incurred Claims: 2,129,517.00
Annual \$: Min: 10,078.00 Max: 17,374.00 Avg: 13,725.00

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Health - Actuarial Justification	Disapproved	01/09/2012
Comments:			
Attachment:			
	actuarial memo.PDF		

		Item Status:	Status Date:
Bypassed - Item:	Rate Summary Worksheet	Disapproved	01/09/2012
Bypass Reason:	Not applicable as this rate filing does not meet or exceed the subject to review threshold beginning 9/1/2011.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Consumer Disclosure Form	Disapproved	01/09/2012
Bypass Reason:	Not applicable as this rate filing does not meet or exceed the subject to review threshold beginning 9/1/2011.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	actuarial certification	Disapproved	01/09/2012
Comments:			
Attachment:			
	certification.PDF		

		Item Status:	Status Date:
Satisfied - Item:	exhib I-V	Disapproved	01/09/2012
Comments:			

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Filing Company: Thrivent Financial for Lutherans State Tracking Number:
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Attachment:
exhib I-V.PDF

	Item Status:	Status
Satisfied - Item: ratebook	Disapproved	Date: 01/09/2012
Comments:		
Attachment: ratebook 250-10000.PDF		

Ratebook Code 4 State Group 44	Attained Age Premiums Form 4900 - \$250 Deductible				Proposed AR	
	Age	Male		Nonsmoker	Female	
		Nonsmoker	Smoker		Nonsmoker	Smoker
Child	\$10,829.85	\$10,829.85		\$10,829.85	\$10,829.85	
16-22	\$15,508.34	\$15,248.42		\$16,114.81	\$21,746.33	
23	\$15,768.26	\$15,941.53		\$16,461.37	\$22,092.89	
24	\$16,114.81	\$16,201.45		\$16,807.92	\$22,439.44	
25	\$16,288.09	\$16,461.37		\$16,981.20	\$22,872.63	
26	\$16,634.64	\$16,721.28		\$17,241.11	\$23,219.19	
27	\$16,981.20	\$17,067.84		\$17,587.67	\$23,565.75	
28	\$17,414.39	\$17,501.03		\$18,107.50	\$23,912.30	
29	\$17,934.23	\$18,020.86		\$18,540.70	\$23,998.94	
30	\$18,194.14	\$18,367.42		\$19,060.53	\$24,345.49	
31	\$18,713.97	\$18,887.25		\$19,493.72	\$24,518.77	
32	\$19,233.81	\$19,320.45		\$20,013.56	\$24,865.33	
33	\$19,493.72	\$19,667.00		\$20,360.11	\$24,865.33	
34	\$19,840.28	\$20,100.19		\$20,620.03	\$25,038.60	
35	\$20,013.56	\$20,360.11		\$21,139.86	\$25,038.60	
36	\$20,360.11	\$20,793.30		\$21,486.41	\$25,125.24	
37	\$20,620.03	\$21,139.86		\$21,746.33	\$25,125.24	
38	\$21,139.86	\$21,659.69		\$22,439.44	\$25,645.08	
39	\$21,659.69	\$22,266.16		\$22,872.63	\$25,991.63	
40	\$22,092.89	\$22,786.00		\$23,565.75	\$26,424.82	
41	\$22,612.72	\$23,392.47		\$23,998.94	\$26,771.38	
42	\$23,045.91	\$23,912.30		\$24,692.05	\$27,291.21	
43	\$24,518.77	\$25,471.80		\$26,338.19	\$28,417.52	
44	\$25,818.35	\$27,031.30		\$27,897.68	\$29,543.82	
45	\$27,291.21	\$28,590.79		\$29,543.82	\$30,843.40	
46	\$28,590.79	\$30,150.29		\$28,504.15	\$31,969.71	
47	\$29,977.01	\$31,709.79		\$32,749.45	\$33,096.01	
48	\$32,402.90	\$34,222.31		\$35,348.62	\$34,828.78	
49	\$34,655.51	\$36,734.84		\$37,947.78	\$36,474.92	
50	\$37,081.39	\$39,334.00		\$40,633.58	\$38,207.70	
51	\$39,334.00	\$41,759.89		\$43,232.75	\$39,853.83	
52	\$41,759.89	\$44,272.41		\$45,831.91	\$41,586.61	
53	\$44,185.77	\$46,871.57		\$48,517.71	\$43,059.47	
54	\$46,611.66	\$49,470.74		\$51,290.15	\$44,532.33	
55	\$49,037.54	\$52,156.54		\$53,889.31	\$46,178.46	
56	\$51,463.43	\$54,755.70		\$56,661.75	\$47,564.68	
57	\$53,889.31	\$57,354.86		\$59,347.56	\$49,037.54	
58	\$56,488.48	\$60,127.31		\$62,293.27	\$50,337.12	
59	\$59,001.00	\$62,899.75		\$64,979.08	\$51,636.71	
60	\$61,773.44	\$65,585.55		\$67,924.79	\$52,936.29	
61	\$64,372.61	\$68,444.63		\$70,697.24	\$54,235.87	
62	\$66,971.77	\$71,130.43		\$73,556.31	\$55,535.45	
63	\$69,570.93	\$73,816.23		\$76,502.03	\$56,748.39	
64	\$72,083.46	\$76,502.03		\$79,361.11	\$58,047.97	
Accident Rider						
Adult	\$433.19	\$433.19		\$433.19	\$433.19	
Children	\$606.47	\$606.47		\$606.47	\$606.47	
Maternity				\$17,067.84	\$17,067.84	

Ratebook Code 4 State Group 44		Attained Age Premiums Form 4900 - \$500 Deductible		Proposed AR	
Age	Male		Female		Smoker
	Nonsmoker	Smoker	Nonsmoker	Smoker	
Child	\$8,144.04	\$8,144.04	\$8,144.04		\$8,144.04
16-22	\$11,782.87	\$11,956.15	\$15,508.34		\$16,288.09
23	\$11,956.15	\$12,129.43	\$15,768.26		\$16,634.64
24	\$12,129.43	\$12,389.34	\$16,114.81		\$16,981.20
25	\$12,389.34	\$12,562.62	\$16,288.09		\$17,067.84
26	\$12,562.62	\$12,909.18	\$16,634.64		\$17,414.39
27	\$12,735.90	\$13,082.45	\$16,981.20		\$17,760.95
28	\$13,082.45	\$13,429.01	\$17,067.84		\$17,934.23
29	\$13,429.01	\$13,862.20	\$17,241.11		\$18,107.50
30	\$13,515.65	\$14,208.76	\$17,414.39		\$18,194.14
31	\$13,862.20	\$14,641.95	\$17,587.67		\$18,367.42
32	\$14,208.76	\$14,988.51	\$17,760.95		\$18,540.70
33	\$14,382.04	\$15,161.78	\$17,760.95		\$18,540.70
34	\$14,641.95	\$15,508.34	\$17,760.95		\$18,540.70
35	\$14,815.23	\$15,681.62	\$17,760.95		\$18,540.70
36	\$15,161.78	\$15,941.53	\$17,760.95		\$18,540.70
37	\$15,335.06	\$16,114.81	\$17,760.95		\$18,540.70
38	\$15,681.62	\$16,634.64	\$17,934.23		\$18,887.25
39	\$15,941.53	\$16,981.20	\$18,107.50		\$19,233.81
40	\$16,461.37	\$17,414.39	\$18,194.14		\$19,493.72
41	\$16,807.92	\$17,760.95	\$18,367.42		\$19,840.28
42	\$17,067.84	\$18,194.14	\$18,540.70		\$20,186.83
43	\$18,194.14	\$19,493.72	\$19,320.45		\$21,139.86
44	\$19,233.81	\$20,793.30	\$20,186.83		\$22,092.89
45	\$20,360.11	\$22,092.89	\$20,966.58		\$22,872.63
46	\$21,313.14	\$23,392.47	\$21,746.33		\$23,912.30
47	\$22,439.44	\$24,692.05	\$22,612.72		\$24,865.33
48	\$24,172.22	\$26,598.10	\$23,739.02		\$26,164.91
49	\$25,991.63	\$28,417.52	\$24,865.33		\$27,464.49
50	\$27,551.13	\$30,323.57	\$25,818.35		\$28,590.79
51	\$29,370.54	\$32,142.98	\$26,944.66		\$29,803.74
52	\$31,103.32	\$34,049.04	\$28,070.96		\$31,103.32
53	\$33,269.29	\$36,474.92	\$29,023.99		\$32,229.62
54	\$35,521.90	\$38,727.53	\$29,977.01		\$33,269.29
55	\$37,601.23	\$41,153.42	\$31,016.68		\$34,395.59
56	\$39,853.83	\$43,406.02	\$31,969.71		\$35,348.62
57	\$41,933.16	\$45,831.91	\$32,922.73		\$36,474.92
58	\$44,012.49	\$48,084.52	\$33,702.48		\$37,427.95
59	\$46,178.46	\$50,510.40	\$34,655.51		\$38,380.97
60	\$48,084.52	\$52,763.01	\$35,521.90		\$39,334.00
61	\$50,163.85	\$55,188.90	\$36,474.92		\$40,373.67
62	\$52,243.18	\$57,441.50	\$37,254.67		\$41,326.69
63	\$54,322.51	\$59,694.11	\$38,034.42		\$42,279.72
64	\$56,488.48	\$61,946.72	\$38,900.81		\$43,232.75
Accident Rider					
Adult	\$433.19	\$433.19	\$433.19		\$433.19
Children	\$606.47	\$606.47	\$606.47		\$606.47
Maternity			\$15,854.89		\$15,854.89

Ratebook Code 4 State Group 44		Attained Age Premiums Form 4900 - \$1000 Deductible		Proposed AR	
Age	Male		Female		Smoker
	Nonsmoker	Smoker	Nonsmoker	Smoker	
Child	\$5,978.08	\$5,978.08	\$5,978.08		\$5,978.08
16-22	\$8,403.96	\$8,663.88	\$11,522.96		\$11,782.87
23	\$8,490.60	\$8,750.52	\$11,522.96		\$11,869.51
24	\$8,490.60	\$8,837.15	\$11,522.96		\$11,956.15
25	\$8,663.88	\$8,837.15	\$11,522.96		\$12,129.43
26	\$8,663.88	\$8,923.79	\$11,522.96		\$12,302.71
27	\$8,750.52	\$9,010.43	\$11,522.96		\$12,389.34
28	\$8,923.79	\$9,270.35	\$11,782.87		\$12,475.98
29	\$9,010.43	\$9,443.63	\$11,869.51		\$12,475.98
30	\$9,270.35	\$9,530.26	\$12,042.79		\$12,562.62
31	\$9,356.99	\$9,790.18	\$12,129.43		\$12,562.62
32	\$9,530.26	\$9,963.46	\$12,389.34		\$12,649.26
33	\$9,790.18	\$10,223.37	\$12,389.34		\$12,822.54
34	\$9,963.46	\$10,396.65	\$12,389.34		\$12,909.18
35	\$10,223.37	\$10,483.29	\$12,389.34		\$13,082.45
36	\$10,396.65	\$10,743.21	\$12,389.34		\$13,169.09
37	\$10,569.93	\$10,916.48	\$12,389.34		\$13,342.37
38	\$10,829.85	\$11,263.04	\$12,562.62		\$13,515.65
39	\$11,089.76	\$11,609.59	\$12,822.54		\$13,862.20
40	\$11,349.68	\$11,956.15	\$12,909.18		\$14,035.48
41	\$11,609.59	\$12,389.34	\$13,082.45		\$14,382.04
42	\$11,869.51	\$12,649.26	\$13,342.37		\$14,555.31
43	\$12,562.62	\$13,429.01	\$13,688.93		\$15,075.15
44	\$13,342.37	\$14,208.76	\$14,208.76		\$15,594.98
45	\$14,035.48	\$14,988.51	\$14,641.95		\$16,114.81
46	\$14,728.59	\$15,768.26	\$15,161.78		\$16,634.64
47	\$15,508.34	\$16,548.00	\$15,594.98		\$17,154.48
48	\$16,634.64	\$17,847.59	\$16,288.09		\$18,020.86
49	\$17,760.95	\$19,233.81	\$17,067.84		\$18,800.61
50	\$18,887.25	\$20,620.03	\$17,847.59		\$19,580.36
51	\$20,100.19	\$21,919.61	\$18,627.34		\$20,360.11
52	\$21,226.50	\$23,305.83	\$19,320.45		\$21,226.50
53	\$22,699.36	\$24,951.97	\$20,100.19		\$22,006.25
54	\$24,085.58	\$26,511.46	\$20,793.30		\$22,872.63
55	\$25,645.08	\$28,157.60	\$21,659.69		\$23,825.66
56	\$27,117.93	\$29,717.10	\$22,352.80		\$24,605.41
57	\$28,590.79	\$31,363.23	\$23,045.91		\$25,471.80
58	\$30,323.57	\$33,355.93	\$23,565.75		\$26,164.91
59	\$32,142.98	\$35,348.62	\$24,258.86		\$26,858.02
60	\$33,789.12	\$37,254.67	\$24,778.69		\$27,551.13
61	\$35,521.90	\$39,160.72	\$25,385.16		\$28,157.60
62	\$37,341.31	\$41,153.42	\$25,904.99		\$28,937.35
63	\$39,074.08	\$43,146.11	\$26,424.82		\$29,630.46
64	\$40,893.50	\$45,138.80	\$26,944.66		\$30,323.57
Accident Rider					
Adult	\$433.19	\$433.19	\$433.19		\$433.19
Children	\$606.47	\$606.47	\$606.47		\$606.47
Maternity			\$13,515.65		\$13,515.65

Ratebook Code 4 State Group 44		Attained Age Premiums Form 4900 - \$1500 Deductible		Proposed AR	
Age	Male		Female		
	Nonsmoker	Smoker	Nonsmoker	Smoker	
Child	\$4,851.77	\$4,851.77	\$4,851.77	\$4,851.77	
16-22	\$7,191.02	\$7,277.66	\$9,183.71	\$9,530.26	
23	\$7,191.02	\$7,277.66	\$9,270.35	\$9,703.54	
24	\$7,191.02	\$7,277.66	\$9,356.99	\$9,790.18	
25	\$7,191.02	\$7,277.66	\$9,356.99	\$9,876.82	
26	\$7,191.02	\$7,277.66	\$9,443.63	\$9,963.46	
27	\$7,191.02	\$7,277.66	\$9,530.26	\$10,050.10	
28	\$7,364.30	\$7,450.93	\$9,703.54	\$10,223.37	
29	\$7,450.93	\$7,624.21	\$9,790.18	\$10,396.65	
30	\$7,710.85	\$7,797.49	\$9,876.82	\$10,483.29	
31	\$7,797.49	\$7,884.13	\$9,963.46	\$10,743.21	
32	\$7,970.77	\$8,144.04	\$10,050.10	\$10,829.85	
33	\$8,230.68	\$8,317.32	\$10,050.10	\$10,829.85	
34	\$8,317.32	\$8,663.88	\$10,050.10	\$10,916.48	
35	\$8,490.60	\$8,837.15	\$10,223.37	\$10,916.48	
36	\$8,663.88	\$9,183.71	\$10,223.37	\$11,003.12	
37	\$8,837.15	\$9,356.99	\$10,223.37	\$11,003.12	
38	\$9,010.43	\$9,703.54	\$10,396.65	\$11,263.04	
39	\$9,356.99	\$9,963.46	\$10,483.29	\$11,436.32	
40	\$9,530.26	\$10,223.37	\$10,743.21	\$11,609.59	
41	\$9,876.82	\$10,483.29	\$10,829.85	\$11,869.51	
42	\$10,050.10	\$10,829.85	\$11,003.12	\$12,042.79	
43	\$10,569.93	\$11,522.96	\$11,436.32	\$12,562.62	
44	\$11,089.76	\$12,129.43	\$11,869.51	\$12,995.82	
45	\$11,782.87	\$12,909.18	\$12,389.34	\$13,515.65	
46	\$12,302.71	\$13,515.65	\$12,822.54	\$13,948.84	
47	\$12,822.54	\$14,208.76	\$13,169.09	\$14,468.67	
48	\$13,862.20	\$15,248.42	\$13,862.20	\$15,161.78	
49	\$14,901.87	\$16,461.37	\$14,382.04	\$15,941.53	
50	\$15,768.26	\$17,501.03	\$14,988.51	\$16,634.64	
51	\$16,807.92	\$18,627.34	\$15,508.34	\$17,327.75	
52	\$17,847.59	\$19,667.00	\$16,114.81	\$18,107.50	
53	\$19,147.17	\$20,966.58	\$16,721.28	\$18,800.61	
54	\$20,360.11	\$22,352.80	\$17,327.75	\$19,407.08	
55	\$21,659.69	\$23,565.75	\$18,107.50	\$20,186.83	
56	\$22,872.63	\$24,951.97	\$18,713.97	\$20,793.30	
57	\$24,085.58	\$26,338.19	\$19,320.45	\$21,486.41	
58	\$25,558.44	\$27,984.32	\$19,840.28	\$22,006.25	
59	\$27,031.30	\$29,630.46	\$20,360.11	\$22,526.08	
60	\$28,504.15	\$31,276.60	\$20,793.30	\$23,045.91	
61	\$29,977.01	\$32,922.73	\$21,313.14	\$23,565.75	
62	\$31,363.23	\$34,655.51	\$21,832.97	\$24,085.58	
63	\$32,836.09	\$36,301.64	\$22,352.80	\$24,605.41	
64	\$34,308.95	\$37,947.78	\$22,872.63	\$25,125.24	
Accident Rider					
Adult	\$433.19	\$433.19	\$433.19	\$433.19	
Children	\$606.47	\$606.47	\$606.47	\$606.47	
Maternity			\$11,176.40	\$11,176.40	

Ratebook Code 4 State Group 44		Attained Age Premiums Form 4900 - \$2500 Deductible		Proposed AR	
Age	Male		Female		Smoker
	Nonsmoker	Smoker	Nonsmoker	Smoker	
Child	\$3,465.55	\$3,465.55	\$3,465.55		\$3,465.55
16-22	\$5,804.80	\$5,891.44	\$7,624.21		\$7,797.49
23	\$5,804.80	\$5,891.44	\$7,624.21		\$7,797.49
24	\$5,804.80	\$5,891.44	\$7,624.21		\$7,797.49
25	\$5,804.80	\$5,891.44	\$7,624.21		\$7,797.49
26	\$5,804.80	\$5,891.44	\$7,624.21		\$7,797.49
27	\$5,804.80	\$5,891.44	\$7,624.21		\$7,797.49
28	\$5,891.44	\$6,064.71	\$7,710.85		\$7,884.13
29	\$6,064.71	\$6,237.99	\$7,797.49		\$8,144.04
30	\$6,237.99	\$6,324.63	\$7,884.13		\$8,230.68
31	\$6,324.63	\$6,584.55	\$7,970.77		\$8,403.96
32	\$6,411.27	\$6,671.19	\$8,144.04		\$8,490.60
33	\$6,584.55	\$6,844.46	\$8,144.04		\$8,490.60
34	\$6,671.19	\$6,931.10	\$8,144.04		\$8,490.60
35	\$6,671.19	\$7,191.02	\$8,230.68		\$8,663.88
36	\$6,757.82	\$7,277.66	\$8,230.68		\$8,663.88
37	\$6,844.46	\$7,450.93	\$8,230.68		\$8,663.88
38	\$7,104.38	\$7,710.85	\$8,317.32		\$8,837.15
39	\$7,277.66	\$7,884.13	\$8,490.60		\$8,923.79
40	\$7,364.30	\$8,144.04	\$8,663.88		\$9,183.71
41	\$7,624.21	\$8,317.32	\$8,837.15		\$9,270.35
42	\$7,797.49	\$8,490.60	\$8,923.79		\$9,443.63
43	\$8,317.32	\$9,010.43	\$9,270.35		\$9,790.18
44	\$8,750.52	\$9,443.63	\$9,443.63		\$10,223.37
45	\$9,270.35	\$9,963.46	\$9,790.18		\$10,483.29
46	\$9,703.54	\$10,396.65	\$9,963.46		\$10,916.48
47	\$10,223.37	\$10,916.48	\$10,310.01		\$11,263.04
48	\$11,003.12	\$11,782.87	\$10,829.85		\$11,782.87
49	\$11,869.51	\$12,649.26	\$11,263.04		\$12,389.34
50	\$12,562.62	\$13,515.65	\$11,782.87		\$12,909.18
51	\$13,429.01	\$14,468.67	\$12,129.43		\$13,515.65
52	\$14,208.76	\$15,248.42	\$12,649.26		\$14,035.48
53	\$15,075.15	\$16,288.09	\$13,082.45		\$14,555.31
54	\$16,028.17	\$17,327.75	\$13,602.29		\$15,075.15
55	\$16,807.92	\$18,280.78	\$14,035.48		\$15,681.62
56	\$17,760.95	\$19,320.45	\$14,555.31		\$16,201.45
57	\$18,627.34	\$20,360.11	\$14,988.51		\$16,721.28
58	\$19,753.64	\$21,746.33	\$15,421.70		\$17,154.48
59	\$20,879.94	\$22,959.27	\$15,768.26		\$17,587.67
60	\$22,179.52	\$24,345.49	\$16,201.45		\$18,020.86
61	\$23,305.83	\$25,558.44	\$16,634.64		\$18,367.42
62	\$24,432.13	\$26,944.66	\$17,067.84		\$18,800.61
63	\$25,558.44	\$28,244.24	\$17,501.03		\$19,233.81
64	\$26,684.74	\$29,630.46	\$17,847.59		\$19,667.00
Accident Rider					
Adult	\$433.19	\$433.19	\$433.19		\$433.19
Children	\$606.47	\$606.47	\$606.47		\$606.47
Maternity			\$6,237.99		\$6,237.99

Ratebook Code 4 State Group 44		Attained Age Premiums Form 4900 - \$5000 Deductible		Proposed AR	
Age	Male		Female		Smoker
	Nonsmoker	Smoker	Nonsmoker	Smoker	
Child	\$2,772.44	\$2,772.44	\$2,772.44	\$2,772.44	
16-22	\$4,505.22	\$4,765.13	\$6,237.99	\$6,411.27	
23	\$4,505.22	\$4,765.13	\$6,237.99	\$6,411.27	
24	\$4,505.22	\$4,765.13	\$6,237.99	\$6,411.27	
25	\$4,505.22	\$4,765.13	\$6,237.99	\$6,411.27	
26	\$4,505.22	\$4,765.13	\$6,237.99	\$6,411.27	
27	\$4,505.22	\$4,765.13	\$6,237.99	\$6,411.27	
28	\$4,591.85	\$4,851.77	\$6,237.99	\$6,411.27	
29	\$4,678.49	\$5,025.05	\$6,324.63	\$6,411.27	
30	\$4,851.77	\$5,025.05	\$6,324.63	\$6,584.55	
31	\$5,025.05	\$5,111.69	\$6,411.27	\$6,584.55	
32	\$5,111.69	\$5,198.33	\$6,411.27	\$6,584.55	
33	\$5,198.33	\$5,284.96	\$6,411.27	\$6,671.19	
34	\$5,284.96	\$5,544.88	\$6,411.27	\$6,757.82	
35	\$5,284.96	\$5,631.52	\$6,411.27	\$6,757.82	
36	\$5,371.60	\$5,804.80	\$6,411.27	\$6,844.46	
37	\$5,544.88	\$5,891.44	\$6,411.27	\$6,931.10	
38	\$5,631.52	\$6,064.71	\$6,584.55	\$7,104.38	
39	\$5,804.80	\$6,151.35	\$6,671.19	\$7,191.02	
40	\$5,891.44	\$6,324.63	\$6,757.82	\$7,191.02	
41	\$6,151.35	\$6,411.27	\$6,844.46	\$7,277.66	
42	\$6,237.99	\$6,584.55	\$6,931.10	\$7,364.30	
43	\$6,584.55	\$6,931.10	\$7,191.02	\$7,710.85	
44	\$6,931.10	\$7,364.30	\$7,364.30	\$7,970.77	
45	\$7,277.66	\$7,884.13	\$7,710.85	\$8,230.68	
46	\$7,710.85	\$8,317.32	\$7,884.13	\$8,490.60	
47	\$7,970.77	\$8,750.52	\$8,144.04	\$8,837.15	
48	\$8,663.88	\$9,356.99	\$8,403.96	\$9,270.35	
49	\$9,183.71	\$9,963.46	\$8,837.15	\$9,703.54	
50	\$9,790.18	\$10,483.29	\$9,183.71	\$10,050.10	
51	\$10,310.01	\$11,089.76	\$9,530.26	\$10,483.29	
52	\$10,916.48	\$11,782.87	\$9,876.82	\$10,916.48	
53	\$11,609.59	\$12,562.62	\$10,223.37	\$11,349.68	
54	\$12,389.34	\$13,429.01	\$10,569.93	\$11,782.87	
55	\$13,082.45	\$14,382.04	\$10,916.48	\$12,129.43	
56	\$13,862.20	\$15,161.78	\$11,349.68	\$12,562.62	
57	\$14,555.31	\$16,028.17	\$11,609.59	\$12,995.82	
58	\$15,421.70	\$16,981.20	\$11,956.15	\$13,342.37	
59	\$16,288.09	\$17,847.59	\$12,302.71	\$13,602.29	
60	\$17,154.48	\$18,887.25	\$12,562.62	\$13,948.84	
61	\$18,107.50	\$19,840.28	\$12,909.18	\$14,208.76	
62	\$18,887.25	\$20,793.30	\$13,169.09	\$14,555.31	
63	\$19,753.64	\$21,746.33	\$13,515.65	\$14,901.87	
64	\$20,620.03	\$22,699.36	\$13,862.20	\$15,161.78	
Accident Rider					
Adult	\$433.19	\$433.19	\$433.19	\$433.19	
Children	\$606.47	\$606.47	\$606.47	\$606.47	
Maternity			No Maternity Offered		

Ratebook Code 4 State Group 44		Attained Age Premiums Form 4900 - \$10000 Deductible		Proposed AR	
Age	Male		Female		Smoker
	Nonsmoker	Smoker	Nonsmoker	Smoker	
Child	\$2,079.33	\$2,079.33	\$2,079.33		\$2,079.33
16-22	\$3,638.83	\$3,725.47	\$4,505.22		\$4,765.13
23	\$3,638.83	\$3,725.47	\$4,505.22		\$4,765.13
24	\$3,638.83	\$3,725.47	\$4,505.22		\$4,765.13
25	\$3,638.83	\$3,725.47	\$4,505.22		\$4,765.13
26	\$3,638.83	\$3,725.47	\$4,505.22		\$4,765.13
27	\$3,638.83	\$3,725.47	\$4,505.22		\$4,765.13
28	\$3,638.83	\$3,725.47	\$4,505.22		\$4,851.77
29	\$3,638.83	\$3,725.47	\$4,505.22		\$4,851.77
30	\$3,638.83	\$3,725.47	\$4,505.22		\$5,025.05
31	\$3,638.83	\$3,725.47	\$4,505.22		\$5,025.05
32	\$3,638.83	\$3,725.47	\$4,505.22		\$5,111.69
33	\$3,725.47	\$3,812.11	\$4,591.85		\$5,111.69
34	\$3,812.11	\$3,985.38	\$4,591.85		\$5,111.69
35	\$4,072.02	\$4,158.66	\$4,678.49		\$5,111.69
36	\$4,158.66	\$4,245.30	\$4,678.49		\$5,111.69
37	\$4,245.30	\$4,331.94	\$4,765.13		\$5,111.69
38	\$4,245.30	\$4,505.22	\$4,851.77		\$5,198.33
39	\$4,331.94	\$4,591.85	\$4,851.77		\$5,284.96
40	\$4,331.94	\$4,591.85	\$5,025.05		\$5,284.96
41	\$4,505.22	\$4,678.49	\$5,025.05		\$5,371.60
42	\$4,505.22	\$4,765.13	\$5,111.69		\$5,544.88
43	\$4,678.49	\$5,111.69	\$5,198.33		\$5,718.16
44	\$5,025.05	\$5,371.60	\$5,284.96		\$5,891.44
45	\$5,198.33	\$5,631.52	\$5,544.88		\$6,064.71
46	\$5,544.88	\$5,891.44	\$5,631.52		\$6,237.99
47	\$5,718.16	\$6,237.99	\$5,718.16		\$6,411.27
48	\$6,151.35	\$6,671.19	\$6,064.71		\$6,757.82
49	\$6,584.55	\$7,104.38	\$6,324.63		\$7,104.38
50	\$7,104.38	\$7,624.21	\$6,584.55		\$7,277.66
51	\$7,450.93	\$7,970.77	\$6,844.46		\$7,624.21
52	\$7,884.13	\$8,403.96	\$7,191.02		\$7,884.13
53	\$8,317.32	\$8,923.79	\$7,364.30		\$8,144.04
54	\$8,750.52	\$9,443.63	\$7,624.21		\$8,403.96
55	\$9,270.35	\$9,963.46	\$7,710.85		\$8,663.88
56	\$9,703.54	\$10,483.29	\$7,884.13		\$8,923.79
57	\$10,050.10	\$11,003.12	\$8,144.04		\$9,183.71
58	\$10,743.21	\$11,782.87	\$8,317.32		\$9,356.99
59	\$11,263.04	\$12,389.34	\$8,663.88		\$9,530.26
60	\$11,869.51	\$13,082.45	\$8,837.15		\$9,790.18
61	\$12,389.34	\$13,688.93	\$9,183.71		\$9,963.46
62	\$12,995.82	\$14,468.67	\$9,356.99		\$10,223.37
63	\$13,602.29	\$15,161.78	\$9,530.26		\$10,396.65
64	\$14,208.76	\$15,941.53	\$9,790.18		\$10,569.93
Accident Rider					
Adult	\$433.19	\$433.19	\$433.19		\$433.19
Children	\$606.47	\$606.47	\$606.47		\$606.47
Maternity			No Maternity Offered		