

SERFF Tracking Number: SEFL-128109449 State: Arkansas
Filing Company: Assurity Life Insurance Company State Tracking Number:
Company Tracking Number: CI AGE EXTEND
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness
Limited Benefit
Product Name: CI Age Extend
Project Name/Number: CI Age Extend/CI Age Extend

Filing at a Glance

Company: Assurity Life Insurance Company

Product Name: CI Age Extend

SERFF Tr Num: SEFL-128109449 State: Arkansas

TOI: H071 Individual Health - Specified Disease SERFF Status: Closed-Approved- State Tr Num:

- Limited Benefit Closed

Sub-TOI: H071.001 Critical Illness

Co Tr Num: CI AGE EXTEND

State Status: Approved-Closed

Filing Type: Rate

Author: Kristi Hendrickson

Reviewer(s): Rosalind Minor

Date Submitted: 03/28/2012

Disposition Date: 03/28/2012

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: CI Age Extend

Status of Filing in Domicile: Authorized

Project Number: CI Age Extend

Date Approved in Domicile: 02/13/2012

Requested Filing Mode: Review & Approval

Domicile Status Comments: Approved

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 03/28/2012

State Status Changed: 03/28/2012

Deemer Date:

Created By: Kristi Hendrickson

Submitted By: Kristi Hendrickson

Corresponding Filing Tracking Number:

Filing Description:

The purpose of this filing is to extend the Issue Ages of our Simplified Critical Illness Policy and the spouse rider from age 59 to age 64 and to age 60 for the Return of Premium rider. No other rates have changed.

Form I H0810 (AR) and R I0811 (AR) were previously approved on September 30, 2010 under filing number 46819.

Form CIR 018 was previously approved on October 22, 2004 and the revised Actuarial Memorandum was approved on September 30, 2010 under filing number 46819 and SERFF tracking number SEFL-126751259.

SERFF Tracking Number: SEFL-128109449 State: Arkansas
 Filing Company: Assurity Life Insurance Company State Tracking Number:
 Company Tracking Number: CI AGE EXTEND
 TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness
 Limited Benefit
 Product Name: CI Age Extend
 Project Name/Number: CI Age Extend/CI Age Extend

Company and Contact

Filing Contact Information

Kristi Hendrickson, Policy Filing Specialist policyfiling@assurity.com
 P.O. Box 82533 402-437-3452 [Phone]
 Lincoln, NE 68501-2533 402-437-3802 [FAX]

Filing Company Information

Assurity Life Insurance Company CoCode: 71439 State of Domicile: Nebraska
 P.O. Box 82533 Group Code: Company Type: Life/Health
 Lincoln, NE 68501-2533 Group Name: State ID Number:
 (800) 276-7619 ext. [Phone] FEIN Number: 38-1843471

Filing Fees

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

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---------------------------------|---------|----------------|---------------|
| Assurity Life Insurance Company | \$50.00 | 03/28/2012 | 57529381 |

| CHECK NUMBER | CHECK AMOUNT | CHECK DATE |
|--------------|--------------|------------|
| | \$0.00 | |

SERFF Tracking Number: SEFL-128109449 State: Arkansas
Filing Company: Assurity Life Insurance Company State Tracking Number:
Company Tracking Number: CI AGE EXTEND
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness
Limited Benefit
Product Name: CI Age Extend
Project Name/Number: CI Age Extend/CI Age Extend

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 03/28/2012 | 03/28/2012 |

SERFF Tracking Number: SEFL-128109449 State: Arkansas
 Filing Company: Assurity Life Insurance Company State Tracking Number:
 Company Tracking Number: CI AGE EXTEND
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.001 Critical Illness
 Product Name: CI Age Extend
 Project Name/Number: CI Age Extend/CI Age Extend

Disposition

Disposition Date: 03/28/2012

Implementation Date:

Status: Approved-Closed

Comment:

| 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): |
|------------------------------------|-----------------------------------|---------------------------|------------------------------------------------------|---------------------------------------------------------|-----------------------------------------|------------------------------------------|------------------------------------------|
| Assurity Life Insurance Company | 0.000% | 0.000% | \$0 | 0 | \$0 | 0.000% | 0.000% |

SERFF Tracking Number: SEFL-128109449 State: Arkansas
 Filing Company: Assurity Life Insurance Company State Tracking Number:
 Company Tracking Number: CI AGE EXTEND
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.001 Critical Illness
 Product Name: CI Age Extend
 Project Name/Number: CI Age Extend/CI Age Extend

Rate Information

Rate data applies to filing.

Filing Method: Approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
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: | Written Premium for this Program: | Maximum % Change (where required): | Minimum % Change (where required): |
|---------------------------------|-----------------------------|------------------------|------------------------------------------|------------------------------------------------|-----------------------------------|------------------------------------|------------------------------------|
| Assurity Life Insurance Company | 0.000% | 0.000% | \$0 | 0 | \$0 | 0.000% | 0.000% |

SERFF Tracking Number: SEFL-128109449 State: Arkansas
 Filing Company: Assurity Life Insurance Company State Tracking Number:
 Company Tracking Number: CI AGE EXTEND
 TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness
 Limited Benefit
 Product Name: CI Age Extend
 Project Name/Number: CI Age Extend/CI Age Extend

Rate/Rule Schedule

| Schedule Item Status: | Document Name: | Affected Form Numbers: (Separated with commas) | Rate Action: | Rate Action Information: | Attachments |
|-------------------------------|----------------------------|---------------------------------------------------|--------------|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Approved-Closed 03/28/2012 | Extend Age Rates to age 64 | I H0810 (AZ), R I0811 (AZ) | Other | Previous State Filing Number: Rate Action Other Explanation: | SEFL-126976374 New Product Rates for Issue Ages 60-64 (AR GA ID ME NC ND OK TX WV).pdf |
| Approved-Closed 03/28/2012 | ROP Extend Age Rates | CIR 018 | Other | Previous State Filing Number: Percent Rate Change Request: | ROP Rates-Generic.pdf |

30 day wait states: AR, GA, ID, IL, ME, NC, ND, OK, TX, WV

**Assurity Life Insurance Company
Critical Illness Insurance Policy - CI 005 & I H0810
Spouse Critical Illness Benefits Rider - CIR 010 & I H0811**

Annual Premium Rates per \$1,000 of Maximum Benefit Amount
\$50 Policy Fee (no fee for spouse rider)

| Age | MALE | | FEMALE | |
|-----|-------------------|---------|-------------------|---------|
| | Select Non-tob | Tobacco | Select Non-tob | Tobacco |
| 18 | 4.04 | 5.24 | 3.54 | 4.42 |
| 19 | 4.04 | 5.24 | 3.54 | 4.42 |
| 20 | 4.04 | 5.24 | 3.54 | 4.42 |
| 21 | 4.04 | 5.24 | 3.54 | 4.42 |
| 22 | 4.04 | 5.24 | 3.54 | 4.42 |
| 23 | 4.04 | 5.24 | 3.54 | 4.42 |
| 24 | 4.04 | 5.24 | 3.54 | 4.42 |
| 25 | 4.04 | 5.24 | 3.54 | 4.42 |
| 26 | 4.63 | 6.15 | 3.85 | 4.97 |
| 27 | 5.22 | 7.07 | 4.17 | 5.52 |
| 28 | 5.81 | 7.98 | 4.48 | 6.07 |
| 29 | 6.39 | 8.89 | 4.80 | 6.63 |
| 30 | 6.98 | 9.81 | 5.11 | 7.17 |
| 31 | 7.51 | 10.63 | 5.41 | 7.68 |
| 32 | 8.04 | 11.45 | 5.69 | 8.18 |
| 33 | 8.57 | 12.27 | 5.99 | 8.68 |
| 34 | 9.10 | 13.09 | 6.27 | 9.19 |
| 35 | 9.63 | 13.91 | 6.56 | 9.69 |
| 36 | 10.47 | 15.74 | 7.18 | 11.00 |
| 37 | 11.31 | 17.57 | 7.80 | 12.32 |
| 38 | 12.16 | 19.39 | 8.43 | 13.63 |
| 39 | 13.00 | 21.22 | 9.05 | 14.94 |
| 40 | 13.84 | 23.05 | 9.67 | 16.25 |
| 41 | 14.71 | 24.97 | 10.32 | 17.64 |
| 42 | 15.58 | 26.88 | 10.97 | 19.03 |
| 43 | 16.45 | 28.80 | 11.62 | 20.41 |
| 44 | 17.33 | 30.71 | 12.27 | 21.80 |
| 45 | 18.20 | 32.63 | 12.93 | 23.18 |
| 46 | 19.24 | 34.36 | 13.46 | 24.07 |
| 47 | 20.28 | 36.07 | 14.01 | 24.95 |
| 48 | 21.32 | 37.79 | 14.54 | 25.82 |
| 49 | 22.35 | 39.50 | 15.09 | 26.70 |
| 50 | 23.39 | 41.22 | 15.62 | 27.58 |
| 51 | 24.55 | 43.09 | 16.15 | 28.42 |
| 52 | 25.70 | 44.96 | 16.68 | 29.25 |
| 53 | 26.86 | 46.82 | 17.21 | 30.09 |
| 54 | 28.01 | 48.69 | 17.75 | 30.92 |
| 55 | 29.17 | 50.56 | 18.27 | 31.76 |
| 56 | 30.32 | 52.63 | 19.01 | 32.66 |
| 57 | 31.48 | 54.81 | 19.64 | 33.66 |
| 58 | 32.63 | 57.02 | 20.37 | 34.65 |
| 59 | 33.89 | 59.24 | 21.00 | 35.65 |
| 60 | 35.78 | 62.09 | 22.76 | 40.66 |
| 61 | 37.67 | 64.93 | 24.52 | 45.68 |
| 62 | 39.56 | 67.78 | 26.29 | 50.69 |
| 63 | 41.45 | 70.62 | 28.05 | 55.71 |
| 64 | 43.34 | 73.47 | 29.81 | 60.72 |

Assurity Life

Simplified Critical Illness

Return of Premium Rider Rates

(sum of the base policy premium, including policy fee and the premium for all other riders attached to the base policy, times the Return of Premium Factor corresponding to the issue age of the insured)

| <u>Issue Age</u> | <u>Generic %</u> |
|------------------|------------------|
| 18 | 30% |
| 19 | 30% |
| 20 | 30% |
| 21 | 30% |
| 22 | 30% |
| 23 | 30% |
| 24 | 30% |
| 25 | 30% |
| 26 | 31% |
| 27 | 32% |
| 28 | 34% |
| 29 | 35% |
| 30 | 36% |
| 31 | 37% |
| 32 | 38% |
| 33 | 40% |
| 34 | 41% |
| 35 | 42% |
| 36 | 42% |
| 37 | 42% |
| 38 | 42% |
| 39 | 42% |
| 40 | 42% |
| 41 | 41% |
| 42 | 40% |
| 43 | 38% |
| 44 | 37% |
| 45 | 36% |
| 46 | 43% |
| 47 | 50% |
| 48 | 58% |
| 49 | 65% |
| 50 | 72% |
| 51 | 82% |
| 52 | 91% |
| 53 | 101% |
| 54 | 110% |
| 55 | 120% |
| 56 | 130% |
| 57 | 139% |
| 58 | 149% |
| 59 | 158% |
| 60 | 168% |

SERFF Tracking Number: SEFL-128109449 State: Arkansas
Filing Company: Assurity Life Insurance Company State Tracking Number:
Company Tracking Number: CI AGE EXTEND
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness
Limited Benefit
Product Name: CI Age Extend
Project Name/Number: CI Age Extend/CI Age Extend

Supporting Document Schedules

| | Item Status: | Status |
|-----------------------------------------------------------|-----------------|-------------------------|
| Satisfied - Item: Health - Actuarial Justification | Approved-Closed | Date: 03/28/2012 |
| Comments: | | |
| Attachment: | | |
| Act Memo SCI Policy (30-day wait).pdf | | |