

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Filing at a Glance

Company: Transamerica Life Insurance Company
Product Name: All closed blocks of cancer insurance
State: Arkansas
TOI: H071 Individual Health - Specified Disease - Limited Benefit
Sub-TOI: H071.002A Dread Disease - Cancer Only
Filing Type: Rate
Date Submitted: 12/19/2012
SERFF Tr Num: AEGL-128820421
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num:

Implementation: 08/01/2013
Date Requested:
Author(s): Stephen Gwin
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 01/24/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

General Information

Project Name: Rerate all closed blocks of cancer policies
 Project Number: CR1512
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments: We are not seeking domiciliary state approval of this specific rate increase because all of our closed blocks of cancer insurance business are not combined for rating purposes in our domicile state of Iowa, but Iowa has previously approved rate increases on these various blocks.
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 01/24/2013
 State Status Changed: 01/24/2013
 Created By: Stephen Gwin
 Corresponding Filing Tracking Number:

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 6.6%

Deemer Date:
 Submitted By: Stephen Gwin

Filing Description:

Enclosed please find documentation supporting a 15% rate increase on policies with unlimited benefits for chemotherapy among all the closed blocks of cancer insurance business of the company. In compliance with Arkansas Code § 23-79-153(b)(1), the experience of all closed blocks of individual cancer policy forms are combined in the experience exhibits enclosed with this actuarial memorandum, but the Company will only apply the requested 15% rate increase to policies with unlimited benefits for chemotherapy. The policies and attached riders that will receive this requested 15% rate increase are of policy forms EN4212 if rider EN4817 is attached, EN4865 if rider EN4817 is attached, ENCAN2, ENCAN3, EPC530AR, EPC540AR, EPCA0400, NPCA0200, NPCA0300, NPCA0400, PPC01AR if rider PRC0100 is attached, PPC400, PPC530, SD5 1 485, CSD1 178, BPC01AR if rider BRC0100 is attached, BPC400, BPC510, BPC530, C5 1 985, LPC01AR if rider LRC0100 is attached, LPC400, LPC510, and LPC530.

The total number of policies in these closed blocks is 6,147 in Arkansas and 66,316 nationwide, and the number of policies with unlimited benefits for chemotherapy is 1,322 in Arkansas and 21,971 nationwide.

These forms have had the following previous rate increases in Arkansas:

Form-----	Year Approved----	%
EN4212-----	1991-----	25%
-----	1994-----	15%
EN4865-----	1991-----	25%
-----	1995-----	25%
EN4862-----	1988-----	27%
-----	1996-----	15%
EN One-----	1997-----	16%
Combined-----	1998-----	13%
Block-----	2001-----	15%
-----	2003-----	30%
-----	2004-----	30%
-----	2005-----	30%

State: Arkansas Filing Company: Transamerica Life Insurance Company
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-----2006-----30%
 -----2007-----30%

EN4833-----1991-----25%
 -----1995-----44%

ENCAN1-----1993-----20%

ENCAN2-----1993-----20%
 -----1995-----40%

ENCAN3-----1993-----20%
 -----1995-----44%

EN Two-----1997-----25%
 Combined-----1998-----28%
 Block-----2000-----47%
 -----2002-----37%
 -----2003-----30%
 -----2004-----30%
 -----2005-----30%
 -----2006-----30%

SD5 1 485-----1994-----35%

PFL-----1996-----20%
 Combined-----1998-----35%
 Block-----2000-----54%
 -----2002-----40%
 -----2003-----30%
 -----2004-----30%
 -----2005-----30%

C51985-----1991-----22%Direct/37.5%Credit Union
 -----1995-----35%

BPC510-----1996-----15%

LIICA Three-----1996-----25% (excluding BPC530)
 Combined-----1998-----28%
 Block-----2000-----40%
 -----2004-----30%
 -----2005-----30%
 -----2006-----30%

LPC01AR-----1999-----25% (Direct billed only)
 -----2001-----50%

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
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-----2002-----25%

BPC01AR-----1999-----25% (Direct billed only)

-----2001-----25% (Direct billed only)

-----2002-----20%

Above two-----2003-----30%

forms-----2004-----30%

combined-----2005-----30%

-----2006-----30%

-----2007-----30%

PPC01AR-----1999-----25% (Direct billed only)

-----2001-----50%

We plan to implement this increase, subject to your review and after 60 days notice to the policyholder, beginning with the next modal premium due date on or after August 1, 2013. We are not seeking domiciliary state approval of this specific rate increase because all of our closed blocks of cancer insurance business are not combined for rating purposes in our domicile state of Iowa, but Iowa has previously approved rate increases on these various blocks.

We are paying your \$50.00 filing fee by EFT in SERFF.

Company and Contact

Filing Contact Information

Stephen Gwin, Actuary, Accident and Health	Steve.Gwin@Transamerica.com
10300 Ormsby Park Place	502-560-3008 [Phone]
Louisville, KY 40223	866-455-5477 [FAX]

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
400 West Market Street	Group Code: 468	Company Type: Life & Health Insurance
Louisville, KY 40202	Group Name:	State ID Number:
(502) 560-3008 ext. [Phone]	FEIN Number: 39-0989781	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	Filing fee is \$50. Our domicile state of Iowa does not charge a filing fee for a rate filing, so no retaliatory fee applies to this filing.
Per Company:	No

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Company	Amount	Date Processed	Transaction #
Transamerica Life Insurance Company	\$50.00	12/19/2012	65913072

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/24/2013	01/24/2013
Disapproved	Rosalind Minor	01/02/2013	01/02/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	01/10/2013	01/10/2013
Pending Industry Response	Rosalind Minor	12/20/2012	12/20/2012

Response Letters

Responded By	Created On	Date Submitted
Stephen Gwin	01/14/2013	01/14/2013
Stephen Gwin	12/20/2012	12/20/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Request for reconsideration of disapproval	Stephen Gwin	01/08/2013	01/08/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Arkansas History	Note To Filer	Rosalind Minor	12/20/2012	12/20/2012
Objection Letter dated 12/20/2012	Note To Reviewer	Stephen Gwin	12/20/2012	12/20/2012

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Disposition

Disposition Date: 01/24/2013

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 5% level rate increase for the policies with unlimited benefits for chemotherapy and no increase for other policies in this block. The approval is subject to the following conditions:

1. Rate increase will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than one in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical areas, must be submitted to our Department for approval.

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 req'd):	Minimum % Change (where req'd):
Transamerica Life Insurance Company	2.200%	2.200%	\$87,717	6,065	\$3,987,114	5.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Request for reconsideration of disapproval	Approved-Closed	Yes
Rate (revised)	Revised Rate sheets with 5% increase	Approved-Closed	Yes
Rate	Rate sheets	Replaced	Yes

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Disposition

Disposition Date: 01/02/2013

Implementation Date:

Status: Disapproved

Comment:

Your request for a rate increase on this closed block of cancer policies has been reviewed by our Department.

Since the average loss ratio of the past three years remains low, we are disapproving your request at this time.

Thank you for your understanding and cooperation 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 req'd):	Minimum % Change (where req'd):
Transamerica Life Insurance Company	6.600%	6.600%	\$263,150	6,065	\$3,987,114	15.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Request for reconsideration of disapproval	Approved-Closed	Yes
Rate (revised)	Revised Rate sheets with 5% increase	Approved-Closed	Yes
Rate	Rate sheets	Replaced	Yes

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/10/2013
Submitted Date	01/10/2013
Respond By Date	

Dear Stephen Gwin,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Request for reconsideration of disapproval (Supporting Document)

Comments:

Thank you for your letter providing additional justification for a rate increase on this block of business.

Mr. Dan Honey, Deputy Commission, Life and Health Division, has reviewed your letter. We will consider no more than a 5% level increase at this time. If you wish to accept the 5%, it is requested that you send a post-submission update making the necessary changes under the Rate Review Detail form under the Rate/Rule tab.

We appreciate your understanding and cooperation in this matter.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/20/2012
Submitted Date	12/20/2012
Respond By Date	

Dear Stephen Gwin,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comments:

As required by our Bulletin 4-79(b), please provide a statement of the history of the rates for Arkansas (Date Implemented and % approved).

We appreciate your cooperation in this matter.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking #:

AEGL-128820421

State Tracking #:

Company Tracking #:

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/14/2013
Submitted Date	01/14/2013

Dear Rosalind Minor,

Introduction:

Response 1

Comments:

The Company accepts the offer of a 5% increase for policies with unlimited benefits for chemotherapy and no increase for other policies in this block. A revised rate schedule using the 5% increase is attached in the Rate/Rule Schedule tab.

Related Objection 1

Applies To:

- Request for reconsideration of disapproval (Supporting Document)

Comments:

Thank you for your letter providing additional justification for a rate increase on this block of business.

Mr. Dan Honey, Deputy Commission, Life and Health Division, has reviewed your letter. We will consider no more than a 5% level increase at this time. If you wish to accept the 5%, it is requested that you send a post-submission update making the necessary changes under the Rate Review Detail form under the Rate/Rule tab.

We appreciate your understanding and cooperation in this matter.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State: Arkansas

Filing Company: Transamerica Life Insurance Company

TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only

Product Name: All closed blocks of cancer insurance

Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Revised Rate sheets with 5% increase	BPC01AR, BPC400, BPC510, BPC530, C5 1 985, CC1 1177, CDD 31 175, EN3432, EN4212, EN4865, EN4862, EN4797, EN4833, EN4149, EN4151, ENCAN1, ENCAN2, ENCAN3, EPC530AR, EPC540AR, EPCA0400, H 311-71, LPC01AR, LPC0600, LPC400, LPC510, LPC530, 3432, 4151, 5047, 5933, NPCA0200, NPCA0300, NPCA0400, PPC01AR, PPC400, PPC530, SD5 1 485, CSD1 178, TPC0100, CZ1 877, C1 877, CC31 482; CC38 1 982, SD1 581, BRC0100, BRC511, BRC512, BRC516,	Revised	Previous State Filing Number: AEGL-125905288 Percent Rate Change Request: 5	Arkansas_premis_revised.pdf	01/14/2013 By: Stephen Gwin

SERFF Tracking #:

AEGL-128820421

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only

Product Name:

All closed blocks of cancer insurance

Project Name/Number:

Rerate all closed blocks of cancer policies/CR1512

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
		BRC532, BRC533, BRC534, BRE514, BRE620, BRHC0100, BRH0100, BRTC0100, BRSC0100, BRCS0100, LRC0100, LRC532, LRC533, LRC534, LRE620, LRHC0100, LRH0100, LRTC0100, LRCS0100, EN4817, ERC425, ERC440, ERE620, PRC533, PRE620, R15-85, CHR1985, R1375, R1575, R1575R58, R1585985, SDR1985, 1575R788, PRC0100				

Previous Version

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate sheets	BPC01AR, BPC400, BPC510, BPC530, C5 1 985, CC1 1177, CDD 31 175, EN3432, EN4212, EN4865, EN4862, EN4797, EN4833, EN4149, EN4151, ENCAN1, ENCAN2, ENCAN3, EPC530AR, EPC540AR, EPCA0400, H 311- 71, LPC01AR, LPC0600, LPC400, LPC510, LPC530, 3432, 4151, 5047, 5933, NPCA0200, NPCA0300, NPCA0400, PPC01AR, PPC400, PPC530, SD5 1 485, CSD1 178, TPC0100, CZ1 877, C1 877, CC31 482; CC38 1 982, SD1 581, BRC0100, BRC511, BRC512, BRC516,	Revised	Previous State Filing Number: AEGL-125905288 Percent Rate Change Request: 15	Arkansas_premis.pdf,	12/19/2012 By: Stephen Gwin

SERFF Tracking #:

AEGL-128820421

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company: Transamerica Life Insurance Company

TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only

Product Name: All closed blocks of cancer insurance

Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
		<i>BRC532, BRC533, BRC534, BRE514, BRE620, BRHC0100, BRH0100, BRTC0100, BRSC0100, BRCS0100, LRC0100, LRC532, LRC533, LRC534, LRE620, LRHC0100, LRH0100, LRTC0100, LRCS0100, EN4817, ERC425, ERC440, ERE620, PRC533, PRE620, R15-85, CHR1985, R1375, R1575, R1575R58, R1585985, SDR1985, 1575R788, PRC0100</i>				

Conclusion:

Sincerely,
Stephen Gwin

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/20/2012
Submitted Date	12/20/2012

Dear Rosalind Minor,

Introduction:

Response 1

Comments:

Please see the list of all prior rate increases in Arkansas shown in the General Information tab. Thank you.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comments:

As required by our Bulletin 4-79(b), please provide a statement of the history of the rates for Arkansas (Date Implemented and % approved).

We appreciate your cooperation in this matter.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Stephen Gwin

SERFF Tracking #:

AEGL-128820421

State Tracking #:

Company Tracking #:

State: Arkansas
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Filing Company: Transamerica Life Insurance Company

Amendment Letter

Submitted Date: 01/08/2013

Comments:

This amendment requests reconsideration of the disapproval of this rate increase.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Request for reconsideration of disapproval
Comments:	The attached letter requests reconsideration of the disapproval of this rate increase. Also attached is an exhibit displaying how the 8% trend rate used in this filing was developed.
Attachment(s):	ARletter010813.pdf TrendFactor.pdf

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Note To Filer

Created By:

Rosalind Minor on 12/20/2012 12:27 PM

Last Edited By:

Rosalind Minor

Submitted On:

01/02/2013 01:37 PM

Subject:

Arkansas History

Comments:

Sorry about that. I was looking for the information under the supporting document tab.

This is all I need. Thanks and Merry Christmas.

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Note To Reviewer

Created By:

Stephen Gwin on 12/20/2012 11:42 AM

Last Edited By:

Rosalind Minor

Submitted On:

01/02/2013 01:37 PM

Subject:

Objection Letter dated 12/20/2012

Comments:

To make sure that I will provide what you require, please let me know what it is about the list of all prior rate increases in Arkansas shown in the General Information tab that is insufficient. Is it simply that this information must be on the Supporting Documentation tab?

Thank you.

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Post Submission Update Request Processed On 01/24/2013

Status: Allowed
 Created By: Stephen Gwin
 Processed By: Rosalind Minor
 Comments:

Company Rate Information:

Company Name: Transamerica Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	2.200%	6.600%
Overall % Rate Impact	2.200%	6.600%
Written Premium Change for this Program	\$87717	\$263150
Maximum %Change (where required)	5.000%	15.000%

SERFF Tracking #:

AEGL-128820421

State Tracking #:**Company Tracking #:**

State: Arkansas
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Filing Company: Transamerica Life Insurance Company

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.000%
Effective Date of Last Rate Revision: 11/15/2009
Filing Method of Last Filing: SERFF

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 req'd):	Minimum % Change (where req'd):
Transamerica Life Insurance Company	2.200%	2.200%	\$87,717	6,065	\$3,987,114	5.000%	0.000%

SERFF Tracking #:

AEGL-128820421

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only

Product Name:

All closed blocks of cancer insurance

Project Name/Number:

Rerate all closed blocks of cancer policies/CR1512

Rate/Rule Schedule

State: Arkansas **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1	Approved-Closed 01/24/2013	Revised Rate sheets with 5% increase	BPC01AR, BPC400, BPC510, BPC530, C5 1 985, CC1 1177, CDD 31 175, EN3432, EN4212, EN4865, EN4862, EN4797, EN4833, EN4149, EN4151, ENCAN1, ENCAN2, ENCAN3, EPC530AR, EPC540AR, EPCA0400, H 311-71, LPC01AR, LPC0600, LPC400, LPC510, LPC530, 3432, 4151, 5047, 5933, NPCA0200, NPCA0300, NPCA0400, PPC01AR, PPC400, PPC530, SD5 1 485, CSD1 178, TPC0100, CZ1 877, C1 877, CC31 482; CC38 1 982, SD1 581, BRC0100, BRC511, BRC512, BRC516, BRC532, BRC533, BRC534, BRE514, BRE620, BRHC0100, BRH0100, BRTC0100, BRSC0100, BRCS0100, LRC0100, LRC532, LRC533, LRC534, LRE620, LRHC0100, LRH0100, LRTC0100, LRCS0100, EN4817, ERC425, ERC440, ERE620, PRC533, PRE620, R15-85, CHR1985,	Revised	Previous State Filing Number:	AEGL-125905288	Arkansas_premis_revised.pdf
				Percent Rate Change Request:	5.000		

SERFF Tracking #:

AEGL-128820421

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only

Product Name:

All closed blocks of cancer insurance

Project Name/Number:

Rerate all closed blocks of cancer policies/CR1512

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
			R1375, R1575, R1575R58, R1585985, SDR1985, 1575R788, PRC0100			

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **5%**
 Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: EN4212		
DIRECT RATES WITHOUT IBR EN4817		
INDIVIDUAL	\$499.62	\$499.62
FAMILY	\$749.52	\$749.52
DIRECT RATES WITH IBR EN4817		
INDIVIDUAL	\$1,235.00	\$1,296.75
FAMILY	\$1,643.87	\$1,726.06
PAYROLL RATES WITH IBR EN4817		
INDIVIDUAL	\$1,152.10	\$1,209.71
FAMILY	\$1,360.05	\$1,428.05
POLICY FORM: EN4865		
DIRECT RATES WITHOUT IBR EN4817		
INDIVIDUAL	\$849.78	\$849.78
FAMILY	\$1,258.66	\$1,258.66
DIRECT RATES WITH IBR EN4817		
INDIVIDUAL	\$1,601.02	\$1,681.07
FAMILY	\$2,138.73	\$2,245.67
PAYROLL RATES WITH IBR EN4817		
INDIVIDUAL	\$1,254.54	\$1,317.27
FAMILY	\$1,672.67	\$1,756.30
POLICY FORM: EN4862		
DIRECT RATES AGE 65 & Over		
INDIVIDUAL	\$591.42	\$591.42
FAMILY	\$908.82	\$908.82
POLICY FORM: EN4833		
DIRECT RATES		
INDIVIDUAL	\$3,174.28	\$3,174.28
FAMILY	\$4,240.38	\$4,240.38
PAYROLL RATES		
INDIVIDUAL	\$1,989.85	\$1,989.85
FAMILY	\$2,653.18	\$2,653.18
POLICY FORM: ENCAN 1		
DIRECT RATES:		
INDIVIDUAL	\$897.31	\$897.31
FAMILY	\$1,198.81	\$1,198.81

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: ENCAN 2			
DIRECT RATES			
INDIVIDUAL	< 60	\$2,210.92	\$2,321.47
FAMILY	< 60	\$2,950.29	\$3,097.80
DIRECT RATES			
INDIVIDUAL	60-64	\$2,778.02	\$2,916.92
FAMILY	60-64	\$3,682.52	\$3,866.65
PAYROLL RATES			
INDIVIDUAL	All Ages	\$1,730.00	\$1,816.50
FAMILY	All Ages	\$2,304.28	\$2,419.49
RIDER FORM: ERC425			
DIRECT RATES			
INDIVIDUAL	< 60	\$1,105.46	\$1,160.73
FAMILY	< 60	\$1,708.45	\$1,793.87
DIRECT RATES			
INDIVIDUAL	60-64	\$1,577.89	\$1,656.78
FAMILY	60-64	\$2,321.49	\$2,437.56
PAYROLL RATES			
INDIVIDUAL	All Ages	\$1,105.46	\$1,160.73
FAMILY	All Ages	\$1,708.45	\$1,793.87
POLICY FORM: ENCAN 3			
DIRECT RATES			
INDIVIDUAL	< 60	\$3,704.06	\$3,889.26
INDIVIDUAL+CHILD	< 60	\$4,350.11	\$4,567.62
FAMILY	< 60	\$4,924.36	\$5,170.58
DIRECT RATES			
INDIVIDUAL	60-64	\$4,651.61	\$4,884.19
FAMILY	60-64	\$6,194.96	\$6,504.71
PAYROLL RATES			
INDIVIDUAL	All Ages	\$2,806.75	\$2,947.09
FAMILY	All Ages	\$3,747.12	\$3,934.48
RIDER FORM: ERC440			
DIRECT RATES			
INDIVIDUAL	< 60	\$1,447.11	\$1,519.47
INDIVIDUAL+CHILD	< 60	\$1,757.35	\$1,845.22
FAMILY	< 60	\$2,067.42	\$2,170.79
DIRECT RATES			
INDIVIDUAL	60-64	\$2,243.20	\$2,355.36
FAMILY	60-64	\$3,121.72	\$3,277.81
PAYROLL RATES			
INDIVIDUAL	All Ages	\$1,447.11	\$1,519.47
FAMILY	All Ages	\$2,067.42	\$2,170.79

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **5%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: EPCA0400			
DIRECT RATES			
INDIVIDUAL	Age 65	\$2,390.39	\$2,509.91
FAMILY	Age 65	\$3,869.15	\$4,062.61
INDIVIDUAL	Age 66	\$2,462.16	\$2,585.27
FAMILY	Age 66	\$3,955.28	\$4,153.04
INDIVIDUAL	Age 67	\$2,526.77	\$2,653.11
FAMILY	Age 67	\$4,034.21	\$4,235.92
INDIVIDUAL	Age 68	\$2,584.19	\$2,713.40
FAMILY	Age 68	\$4,106.04	\$4,311.34
INDIVIDUAL	Age 69	\$2,634.48	\$2,766.20
FAMILY	Age 69	\$4,170.65	\$4,379.18
INDIVIDUAL	Age 70	\$2,677.53	\$2,811.41
FAMILY	Age 70	\$4,228.06	\$4,439.46
INDIVIDUAL	Age 71	\$2,720.60	\$2,856.63
FAMILY	Age 71	\$4,271.10	\$4,484.66
INDIVIDUAL	Age 72	\$2,749.31	\$2,886.78
FAMILY	Age 72	\$4,307.02	\$4,522.37
INDIVIDUAL	Age 73	\$2,770.86	\$2,909.40
FAMILY	Age 73	\$4,342.92	\$4,560.07
INDIVIDUAL	Age 74	\$2,792.40	\$2,932.02
FAMILY	Age 74	\$4,364.43	\$4,582.65
INDIVIDUAL	Age 75	\$2,806.75	\$2,947.09
FAMILY	Age 75	\$4,385.99	\$4,605.29
INDIVIDUAL	Age 76	\$2,813.92	\$2,954.62
FAMILY	Age 76	\$4,400.38	\$4,620.40
INDIVIDUAL	Age 77	\$2,821.08	\$2,962.13
FAMILY	Age 77	\$4,414.71	\$4,635.45
INDIVIDUAL	Age 78 +	\$2,821.08	\$2,962.13
FAMILY	Age 78 +	\$4,429.05	\$4,650.50

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: EPC530AR			
CREDIT UNION RATES			
INDIVIDUAL	All Ages	\$1,579.23	\$1,658.19
INDIVIDUAL+CHILD	All Ages	\$1,923.78	\$2,019.97
FAMILY	All Ages	\$2,483.73	\$2,607.92
INDIVIDUAL	PER UNIT	\$236.89	\$248.73
INDIVIDUAL+CHILD	PER UNIT	\$279.97	\$293.97
FAMILY	PER UNIT	\$337.39	\$354.26
DIRECT RATES			
INDIVIDUAL	18-59	\$1,521.79	\$1,597.88
INDIVIDUAL+CHILD	18-59	\$1,837.69	\$1,929.57
FAMILY	18-59	\$2,411.92	\$2,532.52
INDIVIDUAL	PER UNIT	\$229.72	\$241.21
INDIVIDUAL+CHILD	PER UNIT	\$265.60	\$278.88
FAMILY	PER UNIT	\$330.23	\$346.74
INDIVIDUAL	60-64	\$1,816.11	\$1,906.92
INDIVIDUAL+CHILD	60-64	\$2,210.92	\$2,321.47
FAMILY	60-64	\$2,856.98	\$2,999.83
INDIVIDUAL	PER UNIT	\$272.78	\$286.42
INDIVIDUAL+CHILD	PER UNIT	\$351.75	\$369.34
FAMILY	PER UNIT	\$387.61	\$406.99
PAYROLL RATES			
INDIVIDUAL	All Ages	\$1,292.12	\$1,356.73
INDIVIDUAL+CHILD	All Ages	\$1,550.51	\$1,628.04
FAMILY	All Ages	\$2,038.66	\$2,140.59
INDIVIDUAL	PER UNIT	\$193.83	\$203.52
INDIVIDUAL+CHILD	PER UNIT	\$229.72	\$241.21
FAMILY	PER UNIT	\$279.97	\$293.97
POLICY FORM: EPC540AR			
DIRECT RATES - FEMALE			
INDIVIDUAL	+ 60	\$2,440.65	\$2,562.68
FAMILY	+ 60	\$5,024.84	\$5,276.08
DIRECT RATES - MALE			
INDIVIDUAL	+ 60	\$3,302.04	\$3,467.14
FAMILY	+ 60	\$5,024.84	\$5,276.08

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: EN3432			
DIRECT RATES			
INDIVIDUAL	<50	\$717.83	\$717.83
FAMILY	<50	\$837.50	\$837.50
DIRECT RATES			
INDIVIDUAL	51 & Over	\$823.43	\$823.43
FAMILY	51 & Over	\$1,189.29	\$1,189.29
ASSOCIATION RATES			
INDIVIDUAL	All Ages	\$840.26	\$840.26
FAMILY	All Ages	\$1,213.58	\$1,213.58
PAYROLL RATES			
INDIVIDUAL	All Ages	\$610.44	\$610.44
FAMILY	All Ages	\$840.26	\$840.26
POLICY FORM: EN4149			
DIRECT RATES			
INDIVIDUAL		\$823.43	\$823.43
FAMILY		\$1,189.29	\$1,189.29
PAYROLL RATES			
INDIVIDUAL		\$840.26	\$840.26
FAMILY		\$1,213.58	\$1,213.58
POLICY FORM: EN4151			
DIRECT RATES			
INDIVIDUAL	< 50	\$717.83	\$717.83
FAMILY	< 50	\$837.50	\$837.50
DIRECT RATES			
INDIVIDUAL	51 & Over	\$823.43	\$823.43
FAMILY	51 & Over	\$1,189.29	\$1,189.29
PAYROLL RATES			
INDIVIDUAL	All Ages	\$840.26	\$840.26
FAMILY	All Ages	\$1,213.58	\$1,213.58

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

	Current Rates	Proposed Rates	Current Rates	Proposed Rates
	<u>Riders on Unlimited Policies</u>		<u>Riders on Limited Policies</u>	
RIDER ERE620 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$325.96	\$342.26	\$325.96	\$325.96
INDIVIDUAL - Two units	\$463.87	\$487.06	\$463.87	\$463.87
INDIVIDUAL - Three units	\$601.82	\$631.91	\$601.82	\$601.82
INDIVIDUAL - Four units	\$739.67	\$776.65	\$739.67	\$739.67
INDIVIDUAL - Five units	\$877.60	\$921.48	\$877.60	\$877.60
INDIVIDUAL - Six units	\$1,015.53	\$1,066.31	\$1,015.53	\$1,015.53
INDIVIDUAL - Seven units	\$1,153.27	\$1,210.93	\$1,153.27	\$1,153.27
INDIVIDUAL - Eight units	\$1,291.49	\$1,356.06	\$1,291.49	\$1,291.49
FAMILY - One unit	\$476.42	\$500.24	\$476.42	\$476.42
FAMILY - Two units	\$764.78	\$803.02	\$764.78	\$764.78
FAMILY - Three units	\$1,053.17	\$1,105.83	\$1,053.17	\$1,053.17
FAMILY - Four units	\$1,341.57	\$1,408.65	\$1,341.57	\$1,341.57
FAMILY - Five units	\$1,629.85	\$1,711.34	\$1,629.85	\$1,629.85
FAMILY - Six units	\$1,918.25	\$2,014.16	\$1,918.25	\$1,918.25
FAMILY - Seven units	\$2,206.58	\$2,316.91	\$2,206.58	\$2,206.58
FAMILY - Eight units	\$2,495.08	\$2,619.83	\$2,495.08	\$2,495.08
SINGLE PARENT FAMILY - One unit	\$401.22	\$421.28	\$401.22	\$401.22
SINGLE PARENT FAMILY - Two units	\$614.37	\$645.09	\$614.37	\$614.37
SINGLE PARENT FAMILY - Three units	\$827.44	\$868.81	\$827.44	\$827.44
SINGLE PARENT FAMILY - Four units	\$1,040.59	\$1,092.62	\$1,040.59	\$1,040.59
SINGLE PARENT FAMILY - Five units	\$1,253.82	\$1,316.51	\$1,253.82	\$1,253.82
SINGLE PARENT FAMILY - Six units	\$1,466.88	\$1,540.22	\$1,466.88	\$1,466.88
SINGLE PARENT FAMILY - Seven units	\$1,679.85	\$1,763.84	\$1,679.85	\$1,679.85
SINGLE PARENT FAMILY - Eight units	\$1,893.10	\$1,987.76	\$1,893.10	\$1,893.10
POLICY FORM: CZ 1 877				
INDIVIDUAL			\$418.98	\$418.98
FAMILY			\$568.61	\$568.61
POLICY FORM: CC 1 1177				
INDIVIDUAL			\$907.78	\$907.78
FAMILY			\$2,374.18	\$2,374.18
POLICY FORM: C1 877				
INDIVIDUAL			\$718.24	\$718.24
FAMILY			\$1,077.36	\$1,077.36
POLICY FORM: CC31 482				
INDIVIDUAL			\$837.94	\$837.94
FAMILY			\$1,316.77	\$1,316.77

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: C38 1 982		
Plan A - \$200.00 Benefit		
INDIVIDUAL	\$957.66	\$957.66
FAMILY	\$1,436.47	\$1,436.47
Plan A - PAYROLL		
INDIVIDUAL	\$837.94	\$837.94
FAMILY	\$1,197.07	\$1,197.07
Plan B - \$150.00 Benefit		
INDIVIDUAL	\$718.24	\$718.24
FAMILY	\$1,077.36	\$1,077.36
Plan B - PAYROLL		
INDIVIDUAL	\$623.47	\$623.47
FAMILY	\$837.94	\$837.94
POLICY FORM: SD1 581		
INDIVIDUAL	\$837.94	\$837.94
FAMILY	\$1,436.47	\$1,436.47
POLICY FORM: SD5 1 485		
DIRECT RATES		
INDIVIDUAL	\$1,442.47	\$1,514.59
Room Benefit: Per Unit	\$209.48	\$219.95
SINGLE PARENT	\$1,795.60	\$1,885.38
Room Benefit: Per Unit	\$269.33	\$282.80
FAMILY	\$2,130.78	\$2,237.32
Room Benefit: Per Unit	\$323.21	\$339.37
PAYROLL RATES:		
INDIVIDUAL	\$1,334.74	\$1,401.48
Room Benefit: Per Unit	\$191.53	\$201.11
SINGLE PARENT	\$1,675.90	\$1,759.70
Room Benefit: Per Unit	\$239.41	\$251.38
FAMILY	\$1,987.13	\$2,086.49
Room Benefit: Per Unit	\$287.30	\$301.67

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

	<u>Curent Rates</u>	<u>Proposed Rates</u>
POLICY FORM: CSD1 178		
INDIVIDUAL	\$981.59	\$1,030.67
Room Benefit: Per Unit	\$143.65	\$150.83
SINGLE PARENT	\$1,232.99	\$1,294.64
Room Benefit: Per Unit	\$179.56	\$188.54
FAMILY	\$1,460.42	\$1,533.44
Room Benefit: Per Unit	\$215.48	\$226.25
POLICY FORM: PPC400		
AGE-BANDED RATES WERE PRIOR TO 1992.		
INDIVIDUAL-FEMALE:		
60 - 64	\$1,663.92	\$1,747.12
65 - 69	\$1,735.75	\$1,822.54
70 - 74	\$1,807.57	\$1,897.95
75 -100	\$1,879.40	\$1,973.37
FAMILY-FEMALE:		
60 - 64	\$3,351.79	\$3,519.38
65 - 69	\$3,710.90	\$3,896.45
70 - 74	\$4,070.03	\$4,273.53
75 -100	\$4,429.15	\$4,650.61
INDIVIDUAL-MALE:		
60 - 64	\$2,106.83	\$2,212.17
65 - 69	\$2,346.25	\$2,463.56
70 - 74	\$2,585.66	\$2,714.94
75 -100	\$2,825.08	\$2,966.33
FAMILY-MALE:		
60 - 64	\$3,351.79	\$3,519.38
65 - 69	\$3,710.90	\$3,896.45
70 - 74	\$4,070.03	\$4,273.53
75 -100	\$4,429.15	\$4,650.61
AFTER 1992:		
INDIVIDUAL-FEMALE	\$2,035.02	\$2,136.77
FAMILY-FEMALE	\$4,189.73	\$4,399.22
INDIVIDUAL-MALE	\$2,753.26	\$2,890.92
FAMILY-MALE	\$4,189.73	\$4,399.22

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

POLICY FORM: PPC530	<u>Current Rates</u>	<u>Proposed Rates</u>
CREDIT UNION RATES:		
INDIVIDUAL	\$1,316.77	\$1,382.61
Room Benefit: Per Unit	\$197.52	\$207.40
 SINGLE PARENT	 \$1,604.07	 \$1,684.27
Room Benefit: Per Unit	\$233.43	\$245.10
 FAMILY	 \$2,070.93	 \$2,174.48
Room Benefit: Per Unit	\$281.31	\$295.38
 DIRECT RATES - 18-59		
INDIVIDUAL	\$1,268.89	\$1,332.33
Room Benefit: Per Unit	\$191.53	\$201.11
 SINGLE PARENT	 \$1,532.25	 \$1,608.86
Room Benefit: Per Unit	\$221.46	\$232.53
 FAMILY	 \$2,012.08	 \$2,112.68
Room Benefit: Per Unit	\$275.33	\$289.10
 DIRECT RATES - 60-64		
INDIVIDUAL	\$1,514.29	\$1,590.00
Room Benefit: Per Unit	\$227.45	\$238.82
 SINGLE PARENT	 \$1,843.48	 \$1,935.65
Room Benefit: Per Unit	\$293.28	\$307.94
 FAMILY	 \$2,382.16	 \$2,501.27
Room Benefit: Per Unit	\$323.21	\$339.37
 PAYROLL RATES:		
INDIVIDUAL	\$1,077.36	\$1,131.23
Room Benefit: Per Unit	\$161.60	\$169.68
 SINGLE PARENT	 \$1,292.84	 \$1,357.48
Room Benefit: Per Unit	\$191.53	\$201.11
 FAMILY	 \$1,699.84	 \$1,784.83
Room Benefit: Per Unit	\$233.43	\$245.10

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **5%**
 Limited policies **0%**

	Current Rates	Proposed Rates	Current Rates	Proposed Rates
	Riders on Unlimited Policies		Riders on Limited Policies	
RIDER R15-85 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$105.74	\$111.03	\$105.74	\$105.74
INDIVIDUAL - Two units	\$211.43	\$222.00	\$211.43	\$211.43
INDIVIDUAL - Three units	\$317.14	\$333.00	\$317.14	\$317.14
INDIVIDUAL - Four units	\$422.88	\$444.02	\$422.88	\$422.88
INDIVIDUAL - Five units	\$528.58	\$555.01	\$528.58	\$528.58
INDIVIDUAL - Six units	\$634.30	\$666.02	\$634.30	\$634.30
FAMILY - One unit	\$211.43	\$222.00	\$211.43	\$211.43
FAMILY - Two units	\$422.88	\$444.02	\$422.88	\$422.88
FAMILY - Three units	\$634.30	\$666.02	\$634.30	\$634.30
FAMILY - Four units	\$845.72	\$888.01	\$845.72	\$845.72
FAMILY - Five units	\$1,057.15	\$1,110.01	\$1,057.15	\$1,057.15
FAMILY - Six units	\$1,268.57	\$1,332.00	\$1,268.57	\$1,268.57
SINGLE PARENT FAMILY - One unit	\$169.12	\$177.58	\$169.12	\$169.12
SINGLE PARENT FAMILY - Two units	\$338.29	\$355.20	\$338.29	\$338.29
SINGLE PARENT FAMILY - Three units	\$507.43	\$532.80	\$507.43	\$507.43
SINGLE PARENT FAMILY - Four units	\$676.61	\$710.44	\$676.61	\$676.61
SINGLE PARENT FAMILY - Five units	\$845.72	\$888.01	\$845.72	\$845.72
SINGLE PARENT FAMILY - Six units	\$1,014.83	\$1,065.57	\$1,014.83	\$1,014.83
RIDER PRE620 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$222.95	\$234.10	\$222.95	\$222.95
INDIVIDUAL - Two units	\$317.32	\$333.19	\$317.32	\$317.32
INDIVIDUAL - Three units	\$411.67	\$432.25	\$411.67	\$411.67
INDIVIDUAL - Four units	\$506.00	\$531.30	\$506.00	\$506.00
INDIVIDUAL - Five units	\$600.38	\$630.40	\$600.38	\$600.38
INDIVIDUAL - Six units	\$694.68	\$729.41	\$694.68	\$694.68
FAMILY - One unit	\$325.90	\$342.20	\$325.90	\$325.90
FAMILY - Two units	\$523.15	\$549.31	\$523.15	\$523.15
FAMILY - Three units	\$720.38	\$756.40	\$720.38	\$720.38
FAMILY - Four units	\$917.67	\$963.55	\$917.67	\$917.67
FAMILY - Five units	\$1,114.91	\$1,170.66	\$1,114.91	\$1,114.91
FAMILY - Six units	\$1,312.13	\$1,377.74	\$1,312.13	\$1,312.13
SINGLE PARENT FAMILY - One unit	\$274.42	\$288.14	\$274.42	\$274.42
SINGLE PARENT FAMILY - Two units	\$420.26	\$441.27	\$420.26	\$420.26
SINGLE PARENT FAMILY - Three units	\$566.05	\$594.35	\$566.05	\$566.05
SINGLE PARENT FAMILY - Four units	\$711.84	\$747.43	\$711.84	\$711.84
SINGLE PARENT FAMILY - Five units	\$857.62	\$900.50	\$857.62	\$857.62
SINGLE PARENT FAMILY - Six units	\$1,003.44	\$1,053.61	\$1,003.44	\$1,003.44
RIDER PRC533 - Specified Disease Rider				
INDIVIDUAL - One unit	\$154.39	\$162.11	\$154.39	\$154.39
INDIVIDUAL - Two units	\$197.26	\$207.12	\$197.26	\$197.26
INDIVIDUAL - Three units	\$240.14	\$252.15	\$240.14	\$240.14
FAMILY - One unit	\$257.27	\$270.13	\$257.27	\$257.27
FAMILY - Two units	\$334.50	\$351.23	\$334.50	\$334.50
FAMILY - Three units	\$411.67	\$432.25	\$411.67	\$411.67
SINGLE PARENT FAMILY - One unit	\$222.95	\$234.10	\$222.95	\$222.95
SINGLE PARENT FAMILY - Two units	\$283.02	\$297.17	\$283.02	\$283.02
SINGLE PARENT FAMILY - Three units	\$343.06	\$360.21	\$343.06	\$343.06

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Proposed Rate Increase
 Unlimited policies **5%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: NPCA0200			
DIRECT RATES - INDIVIDUAL	< 60	\$185.56	\$194.84
DIRECT RATES - FAMILY	< 60	\$247.42	\$259.79
DIRECT RATES - INDIVIDUAL	60-64	\$233.22	\$244.88
DIRECT RATES - FAMILY	60-64	\$309.27	\$324.73
PAYROLL RATES - INDIVIDUAL	All Ages	\$145.00	\$152.25
PAYROLL RATES - FAMILY	All Ages	\$193.67	\$203.35
POLICY FORM: NPCA0300			
DIRECT RATES - INDIVIDUAL	< 60	\$377.72	\$396.61
DIRECT RATES - INDIVIDUAL + CHILD	< 60	\$430.44	\$451.96
DIRECT RATES - FAMILY	< 60	\$503.20	\$528.36
DIRECT RATES - INDIVIDUAL	60-64	\$455.79	\$478.58
DIRECT RATES - FAMILY	60-64	\$606.63	\$636.96
PAYROLL RATES - INDIVIDUAL	All Ages	\$305.72	\$321.01
PAYROLL RATES - FAMILY	All Ages	\$382.79	\$401.93
POLICY FORM: NPCA0400			
INDIVIDUAL	Age 65	\$337.66	\$354.54
FAMILY	Age 65	\$546.55	\$573.88
INDIVIDUAL	Age 66	\$347.80	\$365.19
FAMILY	Age 66	\$558.71	\$586.65
INDIVIDUAL	Age 67	\$356.93	\$374.78
FAMILY	Age 67	\$569.87	\$598.36
INDIVIDUAL	Age 68	\$365.04	\$383.29
FAMILY	Age 68	\$580.01	\$609.01
INDIVIDUAL	Age 69	\$372.14	\$390.75
FAMILY	Age 69	\$589.13	\$618.59
INDIVIDUAL	Age 70	\$378.22	\$397.13
FAMILY	Age 70	\$597.25	\$627.11
INDIVIDUAL	Age 71	\$384.31	\$403.53
FAMILY	Age 71	\$603.33	\$633.50
INDIVIDUAL	Age 72	\$388.36	\$407.78
FAMILY	Age 72	\$608.40	\$638.82
INDIVIDUAL	Age 73	\$391.40	\$410.97
FAMILY	Age 73	\$613.47	\$644.14
INDIVIDUAL	Age 74	\$394.45	\$414.17
FAMILY	Age 74	\$616.51	\$647.34
INDIVIDUAL	Age 75	\$396.47	\$416.29
FAMILY	Age 75	\$619.55	\$650.53
INDIVIDUAL	Age 76	\$397.49	\$417.36
FAMILY	Age 76	\$621.58	\$652.66
INDIVIDUAL	Age 77	\$398.50	\$418.43
FAMILY	Age 77	\$623.61	\$654.79
INDIVIDUAL	Age 78 +	\$398.50	\$418.43
FAMILY	Age 78 +	\$625.64	\$656.92

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: C5 1 985		
DIRECT CU/ASSN GROUP RATES:		
INDIVIDUAL	\$1,122.53	\$1,178.66
FAMILY	\$1,768.04	\$1,856.44
SINGLE PARENT FAMILY	\$1,361.10	\$1,429.16
PER BENEFIT UNIT:		
INDIVIDUAL	\$168.38	\$176.80
FAMILY	\$238.58	\$250.51
SINGLE PARENT FAMILY	\$196.48	\$206.30
DIRECT RATES:		
INDIVIDUAL	\$1,081.72	\$1,135.81
FAMILY	\$1,703.36	\$1,788.53
SINGLE PARENT FAMILY	\$1,305.51	\$1,370.79
PER BENEFIT UNIT:		
INDIVIDUAL	\$163.28	\$171.44
FAMILY	\$238.62	\$250.55
SINGLE PARENT FAMILY	\$188.40	\$197.82
DIRECT/ACH AGE-BANDED RATES:		
INDIVIDUAL	20-41 \$693.94	\$728.64
FAMILY	20-41 \$1,081.72	\$1,135.81
SINGLE PARENT FAMILY	20-41 \$836.79	\$878.63
INDIVIDUAL	42-64 \$1,064.35	\$1,117.57
FAMILY	42-64 \$1,655.63	\$1,738.41
SINGLE PARENT FAMILY	42-64 \$1,282.70	\$1,346.84
PER BENEFIT UNIT:		
INDIVIDUAL	All Ages \$102.04	\$107.14
FAMILY	All Ages \$153.14	\$160.80
SINGLE PARENT FAMILY	All Ages \$122.43	\$128.55
PAYROLL RATES:		
INDIVIDUAL	\$755.16	\$792.92
FAMILY	\$1,183.76	\$1,242.95
SINGLE PARENT FAMILY	\$908.25	\$953.66
PER BENEFIT UNIT:		
INDIVIDUAL	\$112.26	\$117.87
FAMILY	\$163.28	\$171.44
SINGLE PARENT FAMILY	\$132.67	\$139.30

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **5%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: BPC400			
FEMALE 60+ 1992 & Prior:			
INDIVIDUAL	60-64	\$1,050.71	\$1,103.25
FAMILY	60-64	\$2,116.54	\$2,222.37
INDIVIDUAL	65-69	\$1,096.08	\$1,150.88
FAMILY	65-69	\$2,343.31	\$2,460.48
INDIVIDUAL	70-74	\$1,141.43	\$1,198.50
FAMILY	70-74	\$2,570.10	\$2,698.61
INDIVIDUAL	75-100	\$1,186.78	\$1,246.12
FAMILY	75-100	\$2,796.86	\$2,936.70
FEMALE 60+ After 1992:			
INDIVIDUAL	All Ages	\$1,285.06	\$1,349.31
FAMILY	All Ages	\$2,645.68	\$2,777.96
MALE 60+ 1992 & Prior:			
INDIVIDUAL	60-64	\$1,330.38	\$1,396.90
FAMILY	60-64	\$2,116.54	\$2,222.37
INDIVIDUAL	65-69	\$1,481.57	\$1,555.65
FAMILY	65-69	\$2,343.31	\$2,460.48
INDIVIDUAL	70-74	\$1,632.77	\$1,714.41
FAMILY	70-74	\$2,570.10	\$2,698.61
INDIVIDUAL	75-100	\$1,783.94	\$1,873.14
FAMILY	75-100	\$2,796.86	\$2,936.70
MALE 60+ After 1992:			
INDIVIDUAL	All Ages	\$1,738.59	\$1,825.52
FAMILY	All Ages	\$2,645.68	\$2,777.96

ACTUARIAL MEMORANDUM - ARKANSAS
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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: BPC 510			
CREDIT UNION RATES:			
INDIVIDUAL		\$956.22	\$1,004.03
FAMILY		\$1,503.92	\$1,579.12
SINGLE PARENT FAMILY		\$1,164.86	\$1,223.10
PER BENEFIT UNIT:			
INDIVIDUAL		\$143.42	\$150.59
FAMILY		\$204.33	\$214.55
SINGLE PARENT FAMILY		\$169.51	\$177.99
AGE-BANDED DIRECT RATES:			
INDIVIDUAL	18-59	\$921.46	\$967.53
FAMILY	18-59	\$1,460.39	\$1,533.41
SINGLE PARENT FAMILY	18-59	\$1,112.68	\$1,168.31
PER BENEFIT UNIT:			
INDIVIDUAL	18-59	\$139.10	\$146.06
FAMILY	18-59	\$219.92	\$230.92
SINGLE PARENT FAMILY	18-59	\$160.79	\$168.83
INDIVIDUAL	60-64	\$1,099.64	\$1,154.62
FAMILY	60-64	\$1,729.93	\$1,816.43
SINGLE PARENT FAMILY	60-64	\$1,338.70	\$1,405.64
PER BENEFIT UNIT:			
INDIVIDUAL	60-64	\$165.17	\$173.43
FAMILY	60-64	\$234.73	\$246.47
SINGLE PARENT FAMILY	60-64	\$191.24	\$200.80
PAYROLL RATES:			
INDIVIDUAL	All Ages	\$782.36	\$821.48
FAMILY	All Ages	\$1,234.44	\$1,296.16
SINGLE PARENT FAMILY	All Ages	\$938.82	\$985.76
PER BENEFIT UNIT:			
INDIVIDUAL	All Ages	\$117.36	\$123.23
FAMILY	All Ages	\$169.51	\$177.99
SINGLE PARENT FAMILY	All Ages	\$139.10	\$146.06

ACTUARIAL MEMORANDUM - ARKANSAS
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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: BPC 530			
CREDIT UNION RATES:			
INDIVIDUAL	All Ages	\$665.19	\$698.45
FAMILY	All Ages	\$1,046.18	\$1,098.49
SINGLE PARENT FAMILY	All Ages	\$810.34	\$850.86
PER BENEFIT UNIT:			
INDIVIDUAL	All Ages	\$99.79	\$104.78
FAMILY	All Ages	\$142.12	\$149.23
SINGLE PARENT FAMILY	All Ages	\$117.94	\$123.84
DIRECT RATES - AGE-BANDED:			
INDIVIDUAL	18-59	\$641.02	\$673.07
FAMILY	18-59	\$1,015.93	\$1,066.73
SINGLE PARENT FAMILY	18-59	\$774.04	\$812.74
PER BENEFIT UNIT:			
INDIVIDUAL	18-59	\$96.74	\$101.58
FAMILY	18-59	\$139.08	\$146.03
SINGLE PARENT FAMILY	18-59	\$111.90	\$117.50
INDIVIDUAL	60-64	\$764.98	\$803.23
FAMILY	60-64	\$1,203.39	\$1,263.56
SINGLE PARENT FAMILY	60-64	\$931.28	\$977.84
PER BENEFIT UNIT:			
INDIVIDUAL	60-64	\$114.90	\$120.65
FAMILY	60-64	\$163.29	\$171.45
SINGLE PARENT FAMILY	60-64	\$148.18	\$155.59
PAYROLL RATES:			
INDIVIDUAL	All Ages	\$544.26	\$571.47
FAMILY	All Ages	\$858.72	\$901.66
SINGLE PARENT FAMILY	All Ages	\$653.10	\$685.76
PER BENEFIT UNIT:			
INDIVIDUAL	All Ages	\$81.63	\$85.71
FAMILY	All Ages	\$117.94	\$123.84
SINGLE PARENT FAMILY	All Ages	\$96.74	\$101.58

ACTUARIAL MEMORANDUM - ARKANSAS
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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: LPC400			
FEMALE 60+			
1992 & Prior:			
INDIVIDUAL	60-64	\$469.07	\$492.52
FAMILY	60-64	\$944.88	\$992.12
INDIVIDUAL	65-69	\$489.32	\$513.79
FAMILY	65-69	\$1,046.12	\$1,098.43
INDIVIDUAL	70-74	\$509.57	\$535.05
FAMILY	70-74	\$1,147.37	\$1,204.74
INDIVIDUAL	75-100	\$529.82	\$556.31
FAMILY	75-100	\$1,248.60	\$1,311.03
FEMALE 60+			
After 1992:			
INDIVIDUAL	All Ages	\$573.68	\$602.36
FAMILY	All Ages	\$1,181.11	\$1,240.17
MALE 60+			
1992 & Prior:			
INDIVIDUAL	60-64	\$593.93	\$623.63
FAMILY	60-64	\$944.88	\$992.12
INDIVIDUAL	65-69	\$661.43	\$694.50
FAMILY	65-69	\$1,046.12	\$1,098.43
INDIVIDUAL	70-74	\$728.92	\$765.37
FAMILY	70-74	\$1,147.37	\$1,204.74
INDIVIDUAL	75-100	\$796.40	\$836.22
FAMILY	75-100	\$1,248.60	\$1,311.03
MALE 60+			
After 1992:			
INDIVIDUAL	All Ages	\$776.15	\$814.96
FAMILY	All Ages	\$1,181.11	\$1,240.17

ACTUARIAL MEMORANDUM - ARKANSAS
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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: LPC 510		
CREDIT UNION RATES:		
INDIVIDUAL	\$371.20	\$389.76
FAMILY	\$583.80	\$612.99
SINGLE PARENT FAMILY	\$452.20	\$474.81
PER BENEFIT UNIT:		
INDIVIDUAL	\$55.68	\$58.46
FAMILY	\$79.31	\$83.28
SINGLE PARENT FAMILY	\$65.82	\$69.11
AGE-BANDED DIRECT RATES:		
INDIVIDUAL 18-59	\$357.71	\$375.60
FAMILY 18-59	\$566.92	\$595.27
SINGLE PARENT FAMILY 18-59	\$431.94	\$453.54
PER BENEFIT UNIT:		
INDIVIDUAL 18-59	\$54.00	\$56.70
FAMILY 18-59	\$85.38	\$89.65
SINGLE PARENT FAMILY 18-59	\$62.44	\$65.56
INDIVIDUAL 60-64	\$426.88	\$448.22
FAMILY 60-64	\$671.54	\$705.12
SINGLE PARENT FAMILY 60-64	\$519.68	\$545.66
PER BENEFIT UNIT:		
INDIVIDUAL 60-64	\$64.12	\$67.33
FAMILY 60-64	\$91.12	\$95.68
SINGLE PARENT FAMILY 60-64	\$74.25	\$77.96
PAYROLL RATES:		
INDIVIDUAL All Ages	\$303.72	\$318.91
FAMILY All Ages	\$479.19	\$503.15
SINGLE PARENT FAMILY All Ages	\$364.45	\$382.67
PER BENEFIT UNIT:		
INDIVIDUAL All Ages	\$45.56	\$47.84
FAMILY All Ages	\$65.82	\$69.11
SINGLE PARENT FAMILY All Ages	\$54.00	\$56.70

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: LPC 530			
CREDIT UNION RATES:			
INDIVIDUAL	All Ages	\$371.20	\$389.76
FAMILY	All Ages	\$583.80	\$612.99
SINGLE PARENT FAMILY	All Ages	\$452.20	\$474.81
PER BENEFIT UNIT:			
INDIVIDUAL	All Ages	\$55.68	\$58.46
FAMILY	All Ages	\$79.31	\$83.28
SINGLE PARENT FAMILY	All Ages	\$65.82	\$69.11
DIRECT RATES - AGE-BANDED:			
INDIVIDUAL	18-59	\$357.71	\$375.60
FAMILY	18-59	\$566.92	\$595.27
SINGLE PARENT FAMILY	18-59	\$431.94	\$453.54
PER BENEFIT UNIT:			
INDIVIDUAL	18-59	\$54.00	\$56.70
FAMILY	18-59	\$77.61	\$81.49
SINGLE PARENT FAMILY	18-59	\$62.44	\$65.56
INDIVIDUAL	60-64	\$426.88	\$448.22
FAMILY	60-64	\$671.54	\$705.12
SINGLE PARENT FAMILY	60-64	\$519.68	\$545.66
PER BENEFIT UNIT:			
INDIVIDUAL	60-64	\$64.12	\$67.33
FAMILY	60-64	\$91.12	\$95.68
SINGLE PARENT FAMILY	60-64	\$82.69	\$86.82
PAYROLL RATES:			
INDIVIDUAL	All Ages	\$303.72	\$318.91
FAMILY	All Ages	\$479.19	\$503.15
SINGLE PARENT FAMILY	All Ages	\$364.45	\$382.67
PER BENEFIT UNIT:			
INDIVIDUAL	All Ages	\$45.56	\$47.84
FAMILY	All Ages	\$65.82	\$69.11
SINGLE PARENT FAMILY	All Ages	\$54.00	\$56.70

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **5%**
 Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: H 311 71		
DIRECT RATES - \$60,000 BENEFIT		
INDIVIDUAL	\$612.92	\$612.92
FAMILY	\$1,085.76	\$1,085.76
PAYROLL RATES - \$60,000 BENEFIT		
INDIVIDUAL	\$437.79	\$437.79
FAMILY	\$858.07	\$858.07
DIRECT RATES - \$66,000 BENEFIT		
INDIVIDUAL	\$700.49	\$700.49
FAMILY	\$1,190.82	\$1,190.82
POLICY FORM: CC2 279		
DIRECT RATES:		
Plan A		
INDIVIDUAL	\$705.50	\$705.50
FAMILY	\$1,007.88	\$1,007.88
Plan B		
INDIVIDUAL	\$907.10	\$907.10
FAMILY	\$1,310.25	\$1,310.25
PAYROLL RATES:		
Plan A		
INDIVIDUAL	\$806.31	\$806.31
FAMILY	\$1,209.45	\$1,209.45
Plan B		
INDIVIDUAL	\$1,048.20	\$1,048.20
FAMILY	\$1,572.28	\$1,572.28
POLICY FORM: CDD 311 75		
INDIVIDUAL	\$466.15	\$466.15
FAMILY	\$1,006.62	\$1,006.62
POLICY FORM: CTT 1 1177		
INDIVIDUAL	\$367.74	\$367.74
FAMILY	\$598.91	\$598.91
POLICY FORM: CC 1 1177		
INDIVIDUAL	\$573.24	\$573.24
FAMILY	\$1,040.63	\$1,040.63

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **5%**
 Limited policies **0%**

	Current Rates	Proposed Rates	Current Rates	Proposed Rates
	<u>Riders on Unlimited Policies</u>		<u>Riders on Limited Policies</u>	
RIDER SDR1985 - Specified Disease Rider				
Direct Rates				
INDIVIDUAL - One unit	\$164.77	\$173.01	\$164.77	\$164.77
INDIVIDUAL - Two units	\$210.53	\$221.06	\$210.53	\$210.53
INDIVIDUAL - Three units	\$256.27	\$269.08	\$256.27	\$256.27
FAMILY - One unit	\$274.60	\$288.33	\$274.60	\$274.60
FAMILY - Two units	\$357.02	\$374.87	\$357.02	\$357.02
FAMILY - Three units	\$439.35	\$461.32	\$439.35	\$439.35
SINGLE PARENT FAMILY - One unit	\$238.00	\$249.90	\$238.00	\$238.00
SINGLE PARENT FAMILY - Two units	\$301.98	\$317.08	\$301.98	\$301.98
SINGLE PARENT FAMILY - Three units	\$366.14	\$384.45	\$366.14	\$366.14
Payroll Rates				
INDIVIDUAL - One unit	\$137.34	\$144.21	\$137.34	\$137.34
INDIVIDUAL - Two units	\$173.98	\$182.68	\$173.98	\$173.98
INDIVIDUAL - Three units	\$210.60	\$221.13	\$210.60	\$210.60
FAMILY - One unit	\$228.86	\$240.30	\$228.86	\$228.86
FAMILY - Two units	\$292.90	\$307.55	\$292.90	\$292.90
FAMILY - Three units	\$356.99	\$374.84	\$356.99	\$356.99
SINGLE PARENT FAMILY - One unit	\$201.38	\$211.45	\$201.38	\$201.38
SINGLE PARENT FAMILY - Two units	\$256.35	\$269.17	\$256.35	\$256.35
SINGLE PARENT FAMILY - Three units	\$311.23	\$326.79	\$311.23	\$311.23
RIDER BRC511 - Specified Disease Rider				
INDIVIDUAL - One unit	\$140.34	\$147.36	\$140.34	\$140.34
INDIVIDUAL - Two units	\$179.38	\$188.35	\$179.38	\$179.38
INDIVIDUAL - Three units	\$218.32	\$229.24	\$218.32	\$218.32
FAMILY - One unit	\$233.92	\$245.62	\$233.92	\$233.92
FAMILY - Two units	\$304.10	\$319.31	\$304.10	\$304.10
FAMILY - Three units	\$374.25	\$392.96	\$374.25	\$374.25
SINGLE PARENT FAMILY - One unit	\$202.74	\$212.88	\$202.74	\$202.74
SINGLE PARENT FAMILY - Two units	\$257.29	\$270.15	\$257.29	\$257.29
SINGLE PARENT FAMILY - Three units	\$311.88	\$327.47	\$311.88	\$311.88
RIDER BRC512 - Specified Disease Rider				
INDIVIDUAL - One unit	\$189.95	\$199.45	\$189.95	\$189.95
INDIVIDUAL - Two units	\$261.15	\$274.21	\$261.15	\$261.15
INDIVIDUAL - Three units	\$332.34	\$348.96	\$332.34	\$332.34
FAMILY - One unit	\$284.92	\$299.17	\$284.92	\$284.92
FAMILY - Two units	\$395.74	\$415.53	\$395.74	\$395.74
FAMILY - Three units	\$506.46	\$531.78	\$506.46	\$506.46
SINGLE PARENT FAMILY - One unit	\$229.53	\$241.01	\$229.53	\$229.53
SINGLE PARENT FAMILY - Two units	\$316.56	\$332.39	\$316.56	\$316.56
SINGLE PARENT FAMILY - Three units	\$403.72	\$423.91	\$403.72	\$403.72
RIDER BRC516 - Initial Diagnosis Rider				
INDIVIDUAL	\$292.40	\$307.02	\$292.40	\$292.40
FAMILY	\$428.88	\$450.32	\$428.88	\$428.88
SINGLE PARENT FAMILY	\$331.40	\$347.97	\$331.40	\$331.40
RIDER BRC532 - Initial Diagnosis Rider				
INDIVIDUAL	\$169.51	\$177.99	\$169.51	\$169.51
FAMILY	\$339.02	\$355.97	\$339.02	\$339.02
SINGLE PARENT FAMILY	\$203.40	\$213.57	\$203.40	\$203.40

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

	Current Rates	Proposed Rates	Current Rates	Proposed Rates
	Riders on Unlimited Policies		Riders on Limited Policies	
RIDER BRC533 - Specified Disease Rider				
INDIVIDUAL - One unit	\$94.84	\$99.58	\$94.84	\$94.84
INDIVIDUAL - Two units	\$121.14	\$127.20	\$121.14	\$121.14
INDIVIDUAL - Three units	\$147.58	\$154.96	\$147.58	\$147.58
FAMILY - One unit	\$158.04	\$165.94	\$158.04	\$158.04
FAMILY - Two units	\$205.45	\$215.72	\$205.45	\$205.45
FAMILY - Three units	\$252.89	\$265.53	\$252.89	\$252.89
SINGLE PARENT FAMILY - One unit	\$137.00	\$143.85	\$137.00	\$137.00
SINGLE PARENT FAMILY - Two units	\$173.84	\$182.53	\$173.84	\$173.84
SINGLE PARENT FAMILY - Three units	\$210.71	\$221.25	\$210.71	\$210.71
RIDER BRC534 - Home Recovery Rider				
INDIVIDUAL - One unit	\$162.73	\$170.87	\$162.73	\$162.73
INDIVIDUAL - Two units	\$223.76	\$234.95	\$223.76	\$223.76
INDIVIDUAL - Three units	\$284.76	\$299.00	\$284.76	\$284.76
FAMILY - One unit	\$244.10	\$256.31	\$244.10	\$244.10
FAMILY - Two units	\$339.02	\$355.97	\$339.02	\$339.02
FAMILY - Three units	\$433.89	\$455.58	\$433.89	\$433.89
SINGLE PARENT FAMILY - One unit	\$196.63	\$206.46	\$196.63	\$196.63
SINGLE PARENT FAMILY - Two units	\$271.22	\$284.78	\$271.22	\$271.22
SINGLE PARENT FAMILY - Three units	\$345.83	\$363.12	\$345.83	\$345.83
RIDER CHR1985 - Home Recovery Rider				
INDIVIDUAL - One unit	\$160.84	\$168.88	\$160.84	\$160.84
INDIVIDUAL - Two units	\$221.13	\$232.19	\$221.13	\$221.13
INDIVIDUAL - Three units	\$281.51	\$295.59	\$281.51	\$281.51
FAMILY - One unit	\$241.24	\$253.30	\$241.24	\$241.24
FAMILY - Two units	\$337.75	\$354.64	\$337.75	\$337.75
FAMILY - Three units	\$434.29	\$456.00	\$434.29	\$434.29
SINGLE PARENT FAMILY - One unit	\$192.97	\$202.62	\$192.97	\$192.97
SINGLE PARENT FAMILY - Two units	\$265.29	\$278.55	\$265.29	\$265.29
SINGLE PARENT FAMILY - Three units	\$337.73	\$354.62	\$337.73	\$337.73
RIDER BRE514 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$202.74	\$212.88	\$202.74	\$202.74
INDIVIDUAL - Two units	\$288.49	\$302.91	\$288.49	\$288.49
INDIVIDUAL - Three units	\$374.25	\$392.96	\$374.25	\$374.25
INDIVIDUAL - Four units	\$459.89	\$482.88	\$459.89	\$459.89
INDIVIDUAL - Five units	\$545.78	\$573.07	\$545.78	\$545.78
INDIVIDUAL - Six units	\$631.58	\$663.16	\$631.58	\$631.58
FAMILY - One unit	\$296.29	\$311.10	\$296.29	\$296.29
FAMILY - Two units	\$475.64	\$499.42	\$475.64	\$475.64
FAMILY - Three units	\$654.94	\$687.69	\$654.94	\$654.94
FAMILY - Four units	\$834.21	\$875.92	\$834.21	\$834.21
FAMILY - Five units	\$1,013.67	\$1,064.35	\$1,013.67	\$1,013.67
FAMILY - Six units	\$1,193.05	\$1,252.70	\$1,193.05	\$1,193.05
SINGLE PARENT FAMILY - One unit	\$249.54	\$262.02	\$249.54	\$249.54
SINGLE PARENT FAMILY - Two units	\$382.07	\$401.17	\$382.07	\$382.07
SINGLE PARENT FAMILY - Three units	\$514.62	\$540.35	\$514.62	\$514.62
SINGLE PARENT FAMILY - Four units	\$647.07	\$679.42	\$647.07	\$647.07
SINGLE PARENT FAMILY - Five units	\$779.74	\$818.73	\$779.74	\$779.74
SINGLE PARENT FAMILY - Six units	\$912.31	\$957.93	\$912.31	\$912.31

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **5%**
 Limited policies **0%**

	Current Rates	Proposed Rates	Current Rates	Proposed Rates
	<u>Riders on Unlimited Policies</u>		<u>Riders on Limited Policies</u>	
RIDER R1585985 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$91.56	\$96.14	\$91.56	\$91.56
INDIVIDUAL - Two units	\$183.09	\$192.24	\$183.09	\$183.09
INDIVIDUAL - Three units	\$274.65	\$288.38	\$274.65	\$274.65
INDIVIDUAL - Four units	\$366.18	\$384.49	\$366.18	\$366.18
INDIVIDUAL - Five units	\$457.73	\$480.62	\$457.73	\$457.73
INDIVIDUAL - Six units	\$549.29	\$576.75	\$549.29	\$549.29
FAMILY - One unit	\$183.08	\$192.23	\$183.08	\$183.08
FAMILY - Two units	\$366.14	\$384.45	\$366.14	\$366.14
FAMILY - Three units	\$549.22	\$576.68	\$549.22	\$549.22
FAMILY - Four units	\$732.29	\$768.90	\$732.29	\$732.29
FAMILY - Five units	\$915.37	\$961.14	\$915.37	\$915.37
FAMILY - Six units	\$1,098.42	\$1,153.34	\$1,098.42	\$1,098.42
SINGLE PARENT FAMILY - One unit	\$146.44	\$153.76	\$146.44	\$146.44
SINGLE PARENT FAMILY - Two units	\$292.90	\$307.55	\$292.90	\$292.90
SINGLE PARENT FAMILY - Three units	\$439.35	\$461.32	\$439.35	\$439.35
SINGLE PARENT FAMILY - Four units	\$585.79	\$615.08	\$585.79	\$585.79
SINGLE PARENT FAMILY - Five units	\$732.25	\$768.86	\$732.25	\$732.25
SINGLE PARENT FAMILY - Six units	\$878.69	\$922.62	\$878.69	\$878.69
RIDER BRE620 - Intensive Care Unit Rider attached to Policy Form BPC530				
INDIVIDUAL - One unit	\$137.00	\$143.85	\$137.00	\$137.00
INDIVIDUAL - Two units	\$194.96	\$204.71	\$194.96	\$194.96
INDIVIDUAL - Three units	\$252.89	\$265.53	\$252.89	\$252.89
INDIVIDUAL - Four units	\$310.90	\$326.45	\$310.90	\$310.90
INDIVIDUAL - Five units	\$368.73	\$387.17	\$368.73	\$368.73
INDIVIDUAL - Six units	\$426.88	\$448.22	\$426.88	\$426.88
FAMILY - One unit	\$200.22	\$210.23	\$200.22	\$200.22
FAMILY - Two units	\$321.41	\$337.48	\$321.41	\$321.41
FAMILY - Three units	\$442.52	\$464.65	\$442.52	\$442.52
FAMILY - Four units	\$563.81	\$592.00	\$563.81	\$563.81
FAMILY - Five units	\$684.99	\$719.24	\$684.99	\$684.99
FAMILY - Six units	\$806.14	\$846.45	\$806.14	\$806.14
SINGLE PARENT FAMILY - One unit	\$168.58	\$177.01	\$168.58	\$168.58
SINGLE PARENT FAMILY - Two units	\$258.15	\$271.06	\$258.15	\$258.15
SINGLE PARENT FAMILY - Three units	\$347.71	\$365.10	\$347.71	\$347.71
SINGLE PARENT FAMILY - Four units	\$437.31	\$459.18	\$437.31	\$437.31
SINGLE PARENT FAMILY - Five units	\$526.86	\$553.20	\$526.86	\$526.86
SINGLE PARENT FAMILY - Six units	\$616.38	\$647.20	\$616.38	\$616.38

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**

Limited policies **0%**

	Current Rates	Proposed Rates	Current Rates	Proposed Rates
	<u>Riders on Unlimited Policies</u>		<u>Riders on Limited Policies</u>	
RIDER BRE620 - Intensive Care Unit Rider attached to Policy Form C51985				
INDIVIDUAL - One unit	\$188.21	\$197.62	\$188.21	\$188.21
INDIVIDUAL - Two units	\$267.85	\$281.24	\$267.85	\$267.85
INDIVIDUAL - Three units	\$347.53	\$364.91	\$347.53	\$347.53
INDIVIDUAL - Four units	\$427.10	\$448.46	\$427.10	\$427.10
INDIVIDUAL - Five units	\$506.84	\$532.18	\$506.84	\$506.84
INDIVIDUAL - Six units	\$586.52	\$615.85	\$586.52	\$586.52
FAMILY - One unit	\$275.10	\$288.86	\$275.10	\$275.10
FAMILY - Two units	\$441.59	\$463.67	\$441.59	\$441.59
FAMILY - Three units	\$608.14	\$638.55	\$608.14	\$608.14
FAMILY - Four units	\$774.59	\$813.32	\$774.59	\$774.59
FAMILY - Five units	\$941.11	\$988.17	\$941.11	\$941.11
FAMILY - Six units	\$1,107.65	\$1,163.03	\$1,107.65	\$1,107.65
SINGLE PARENT FAMILY - One unit	\$231.63	\$243.21	\$231.63	\$231.63
SINGLE PARENT FAMILY - Two units	\$354.71	\$372.45	\$354.71	\$354.71
SINGLE PARENT FAMILY - Three units	\$477.77	\$501.66	\$477.77	\$477.77
SINGLE PARENT FAMILY - Four units	\$600.93	\$630.98	\$600.93	\$600.93
SINGLE PARENT FAMILY - Five units	\$723.93	\$760.13	\$723.93	\$723.93
SINGLE PARENT FAMILY - Six units	\$847.16	\$889.52	\$847.16	\$847.16

RIDER LRCS0100 - Cancer Screening Wellness Rider

INDIVIDUAL	\$103.83	\$109.02	\$103.83	\$103.83
FAMILY	\$194.69	\$204.42	\$194.69	\$194.69
SINGLE PARENT FAMILY	\$142.77	\$149.91	\$142.77	\$142.77

Policy Form: BPC01AR and rider BRC0100 and supplemental riders BRC532, BRC533, BRC534, BRE620, BRHC0100, BRH0100, BRTC0100, BRCS0100, BRSC0100

DIRECT PREMIUM RATES

	<u>CURRENT RATES</u>			<u>PROPOSED RATES</u>		
Individual	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
No Deductible	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
Issue Ages						
18-59	\$134.10	\$13.59	\$62.43	\$140.81	\$14.27	\$65.55
60-64	\$276.63	\$33.25	\$117.69	\$290.46	\$34.91	\$123.57
65-69	\$293.41	\$36.03	\$119.31	\$308.08	\$37.83	\$125.28
70-74	\$319.45	\$39.65	\$120.45	\$335.42	\$41.63	\$126.47
75-79	\$337.86	\$44.05	\$114.52	\$354.75	\$46.25	\$120.25
80-85	\$355.48	\$49.62	\$101.71	\$373.25	\$52.10	\$106.80
\$2,500 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$84.87	\$8.02	\$35.64	\$89.11	\$8.42	\$37.42
60-64	\$168.15	\$18.84	\$67.26	\$176.56	\$19.78	\$70.62
65-69	\$177.35	\$20.45	\$67.65	\$186.22	\$21.47	\$71.03
70-74	\$192.54	\$22.84	\$68.86	\$202.17	\$23.98	\$72.30
75-79	\$203.33	\$25.21	\$65.26	\$213.50	\$26.47	\$68.52
80-85	\$212.15	\$28.04	\$58.04	\$222.76	\$29.44	\$60.94
\$5,000 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$56.42	\$4.39	\$20.02	\$59.24	\$4.61	\$21.02
60-64	\$105.28	\$10.81	\$37.64	\$110.54	\$11.35	\$39.52
65-69	\$110.11	\$11.60	\$38.03	\$115.62	\$12.18	\$39.93
70-74	\$118.90	\$12.81	\$38.42	\$124.85	\$13.45	\$40.34
75-79	\$125.32	\$14.04	\$36.44	\$131.59	\$14.74	\$38.26
80-85	\$128.87	\$16.01	\$32.83	\$135.31	\$16.81	\$34.47

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

Two Adult Family

No Deductible

Issue Ages

	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$164.54	\$17.20	\$79.25
60-64	\$337.86	\$40.83	\$146.92
65-69	\$363.07	\$44.45	\$150.54
70-74	\$404.31	\$50.84	\$155.72
75-79	\$439.93	\$57.26	\$152.94
80-85	\$494.39	\$68.86	\$144.12

Policies With Unlimited Chemotherapy

	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$172.77	\$18.06	\$83.21
	\$354.75	\$42.87	\$154.27
	\$381.22	\$46.67	\$158.07
	\$424.53	\$53.38	\$163.51
	\$461.93	\$60.12	\$160.59
	\$519.11	\$72.30	\$151.33

\$2,500 Deductible

Issue Ages

	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$102.49	\$10.03	\$45.23
60-64	\$204.17	\$23.23	\$83.65
65-69	\$218.18	\$25.61	\$85.65
70-74	\$242.18	\$28.82	\$89.26
75-79	\$263.41	\$32.41	\$87.26
80-85	\$293.85	\$39.22	\$82.03

Policies With Unlimited Chemotherapy

	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$107.61	\$10.53	\$47.49
	\$214.38	\$24.39	\$87.83
	\$229.09	\$26.89	\$89.93
	\$254.29	\$30.26	\$93.72
	\$276.58	\$34.03	\$91.62
	\$308.54	\$41.18	\$86.13

\$5,000 Deductible

Issue Ages

	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$66.46	\$5.62	\$25.61
60-64	\$126.48	\$13.21	\$46.84
65-69	\$134.10	\$14.04	\$48.07
70-74	\$148.11	\$16.43	\$50.03
75-79	\$160.92	\$18.42	\$48.84
80-85	\$177.71	\$21.62	\$45.23

Policies With Unlimited Chemotherapy

	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$69.78	\$5.90	\$26.89
	\$132.80	\$13.87	\$49.18
	\$140.81	\$14.74	\$50.47
	\$155.52	\$17.25	\$52.53
	\$168.97	\$19.34	\$51.28
	\$186.60	\$22.70	\$47.49

DIRECT PREMIUM RATES

Issue Ages 0-19 or to 25 if a full time student

CURRENT RATES

Dependent Children Coverage

No Deductible

	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$16.43	\$2.00	\$9.63

PROPOSED RATES

Policies With Unlimited Chemotherapy

	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$17.25	\$2.10	\$10.11

\$2,500 Deductible

	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$9.20	\$1.21	\$5.62

Policies With Unlimited Chemotherapy

	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$9.66	\$1.27	\$5.90

\$5,000 Deductible

	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$5.19	\$0.78	\$4.49

Policies With Unlimited Chemotherapy

	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$5.45	\$0.82	\$4.71

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

PAYROLL PREMIUM RATES

	CURRENT RATES			PROPOSED RATES		
Individual						
No Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$67.63	\$6.42	\$31.00	\$71.01	\$6.74	\$32.55
65-69	\$187.78	\$23.07	\$76.33	\$197.17	\$24.22	\$80.15
70-74	\$204.41	\$25.37	\$77.11	\$214.63	\$26.64	\$80.97
75-79	\$216.22	\$28.19	\$73.27	\$227.03	\$29.60	\$76.93
80-85	\$227.49	\$31.75	\$65.07	\$238.86	\$33.34	\$68.32
\$2,500 Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$44.31	\$3.84	\$17.68	\$46.53	\$4.03	\$18.56
65-69	\$113.51	\$13.06	\$43.29	\$119.19	\$13.71	\$45.45
70-74	\$123.23	\$14.64	\$44.10	\$129.39	\$15.37	\$46.31
75-79	\$130.15	\$16.11	\$41.75	\$136.66	\$16.92	\$43.84
80-85	\$135.78	\$17.94	\$37.13	\$142.57	\$18.84	\$38.99
\$5,000 Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$30.46	\$2.05	\$9.98	\$31.98	\$2.15	\$10.48
65-69	\$70.47	\$7.43	\$24.33	\$73.99	\$7.80	\$25.55
70-74	\$76.11	\$8.22	\$24.61	\$79.92	\$8.63	\$25.84
75-79	\$80.18	\$8.98	\$23.32	\$84.19	\$9.43	\$24.49
80-85	\$82.52	\$10.26	\$21.03	\$86.65	\$10.77	\$22.08
Two Adult Family						
No Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$82.26	\$8.22	\$39.18	\$86.37	\$8.63	\$41.14
65-69	\$232.38	\$28.45	\$96.34	\$244.00	\$29.87	\$101.16
70-74	\$258.74	\$32.53	\$99.65	\$271.68	\$34.16	\$104.63
75-79	\$281.55	\$36.64	\$97.88	\$295.63	\$38.47	\$102.77
80-85	\$316.40	\$44.10	\$92.23	\$332.22	\$46.31	\$96.84
\$2,500 Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$52.79	\$4.60	\$22.31	\$55.43	\$4.83	\$23.43
65-69	\$139.62	\$16.40	\$54.82	\$146.60	\$17.22	\$57.56
70-74	\$155.02	\$18.47	\$57.12	\$162.77	\$19.39	\$59.98
75-79	\$168.58	\$20.78	\$55.84	\$177.01	\$21.82	\$58.63
80-85	\$188.06	\$25.08	\$52.53	\$197.46	\$26.33	\$55.16
\$5,000 Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$35.62	\$2.54	\$12.56	\$37.40	\$2.67	\$13.19
65-69	\$85.82	\$8.98	\$30.75	\$90.11	\$9.43	\$32.29
70-74	\$94.79	\$10.51	\$32.03	\$99.53	\$11.04	\$33.63
75-79	\$103.01	\$11.80	\$31.28	\$108.16	\$12.39	\$32.84
80-85	\$113.76	\$13.81	\$28.95	\$119.45	\$14.50	\$30.40

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

ANNUAL PREMIUM RATE SCHEDULE

PAYROLL PREMIUM RATES

Issue Ages 0-19 or to 25 if a full time student

	<u>CURRENT RATES</u>				<u>PROPOSED RATES</u>			
Dependent Children Coverage								
No Deductible	Policies With Unlimited Chemotherapy				Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo		Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$10.76	\$1.29	\$6.14		\$11.30	\$1.35	\$6.45	
\$2,500 Deductible	Policies With Unlimited Chemotherapy				Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo		Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$6.14	\$0.76	\$3.60		\$6.45	\$0.80	\$3.78	
\$5,000 Deductible	Policies With Unlimited Chemotherapy				Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo		Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$3.30	\$0.53	\$2.05		\$3.47	\$0.56	\$2.15	

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
RIDER BRC532 - Initial Diagnosis Rider				
INDIVIDUAL	\$187.88	\$197.27	\$101.41	\$106.48
FAMILY	\$375.75	\$394.54	\$202.83	\$212.97
SINGLE PARENT FAMILY	\$225.46	\$236.73	\$121.70	\$127.79
RIDER BRC533 - Specified Disease Rider				
INDIVIDUAL - One unit	\$135.26	\$142.02	\$73.01	\$76.66
INDIVIDUAL - Two units	\$172.86	\$181.50	\$93.30	\$97.97
INDIVIDUAL - Three units	\$210.43	\$220.95	\$113.57	\$119.25
FAMILY - One unit	\$225.46	\$236.73	\$121.70	\$127.79
FAMILY - Two units	\$293.10	\$307.76	\$158.21	\$166.12
FAMILY - Three units	\$360.73	\$378.77	\$194.73	\$204.47
SINGLE PARENT FAMILY - One unit	\$195.40	\$205.17	\$105.48	\$110.75
SINGLE PARENT FAMILY - Two units	\$248.01	\$260.41	\$133.86	\$140.55
SINGLE PARENT FAMILY - Three units	\$300.60	\$315.63	\$162.27	\$170.38
RIDER BRC534 - Home Recovery Rider				
INDIVIDUAL - One unit	\$180.35	\$189.37	\$97.36	\$102.23
INDIVIDUAL - Two units	\$248.01	\$260.41	\$133.86	\$140.55
INDIVIDUAL - Three units	\$315.64	\$331.42	\$170.38	\$178.90
FAMILY - One unit	\$270.55	\$284.08	\$146.03	\$153.33
FAMILY - Two units	\$375.75	\$394.54	\$202.83	\$212.97
FAMILY - Three units	\$480.98	\$505.03	\$259.64	\$272.62
SINGLE PARENT FAMILY - One unit	\$217.94	\$228.84	\$117.65	\$123.53
SINGLE PARENT FAMILY - Two units	\$300.60	\$315.63	\$162.27	\$170.38
SINGLE PARENT FAMILY - Three units	\$383.27	\$402.43	\$206.90	\$217.25

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
RIDER BRE620 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$195.40	\$205.17	\$105.48	\$110.75
INDIVIDUAL - Two units	\$278.06	\$291.96	\$150.10	\$157.61
INDIVIDUAL - Three units	\$360.73	\$378.77	\$194.73	\$204.47
INDIVIDUAL - Four units	\$443.38	\$465.55	\$239.35	\$251.32
INDIVIDUAL - Five units	\$526.06	\$552.36	\$283.96	\$298.16
INDIVIDUAL - Six units	\$608.72	\$639.16	\$328.59	\$345.02
INDIVIDUAL - Seven units	\$691.35	\$725.92	\$373.16	\$391.82
INDIVIDUAL - Eight units	\$774.08	\$812.78	\$417.84	\$438.73
FAMILY - One unit	\$285.58	\$299.86	\$154.17	\$161.88
FAMILY - Two units	\$458.42	\$481.34	\$247.46	\$259.83
FAMILY - Three units	\$631.29	\$662.85	\$340.76	\$357.80
FAMILY - Four units	\$804.13	\$844.34	\$434.06	\$455.76
FAMILY - Five units	\$976.98	\$1,025.83	\$527.38	\$553.75
FAMILY - Six units	\$1,149.84	\$1,207.33	\$620.67	\$651.70
FAMILY - Seven units	\$1,322.62	\$1,388.75	\$713.92	\$749.62
FAMILY - Eight units	\$1,495.53	\$1,570.31	\$807.27	\$847.63
SINGLE PARENT FAMILY - One unit	\$240.49	\$252.51	\$129.81	\$136.30
SINGLE PARENT FAMILY - Two units	\$368.25	\$386.66	\$198.78	\$208.72
SINGLE PARENT FAMILY - Three units	\$496.00	\$520.80	\$267.74	\$281.13
SINGLE PARENT FAMILY - Four units	\$623.77	\$654.96	\$336.69	\$353.52
SINGLE PARENT FAMILY - Five units	\$751.54	\$789.12	\$405.67	\$425.95
SINGLE PARENT FAMILY - Six units	\$879.29	\$923.25	\$474.62	\$498.35
SINGLE PARENT FAMILY - Seven units	\$1,006.99	\$1,057.34	\$543.55	\$570.73
SINGLE PARENT FAMILY - Eight units	\$1,134.80	\$1,191.54	\$612.55	\$643.18
RIDER BRHC0100 - Heart Disease, Heart Attack & Stroke Rider				
\$5,000 Deductible				
INDIVIDUAL - One unit	\$319.39	\$335.36	\$172.41	\$181.03
INDIVIDUAL - Two units	\$544.87	\$572.11	\$294.11	\$308.82
INDIVIDUAL - Three units	\$770.32	\$808.84	\$415.82	\$436.61
INDIVIDUAL - Four units	\$995.77	\$1,045.56	\$537.50	\$564.38
INDIVIDUAL - Five units	\$1,221.22	\$1,282.28	\$659.19	\$692.15
INDIVIDUAL - Six units	\$1,446.68	\$1,519.01	\$780.90	\$819.95
FAMILY - One unit	\$398.30	\$418.22	\$215.02	\$225.77
FAMILY - Two units	\$849.22	\$891.68	\$458.40	\$481.32
FAMILY - Three units	\$1,300.14	\$1,365.15	\$701.80	\$736.89
FAMILY - Four units	\$1,751.05	\$1,838.60	\$945.20	\$992.46
FAMILY - Five units	\$2,201.97	\$2,312.07	\$1,188.58	\$1,248.01
FAMILY - Six units	\$2,652.88	\$2,785.52	\$1,431.99	\$1,503.59
RIDER BRHC0100 (continued)				
SINGLE PARENT FAMILY - One unit	\$323.15	\$339.31	\$174.43	\$183.15
SINGLE PARENT FAMILY - Two units	\$586.18	\$615.49	\$316.42	\$332.24
SINGLE PARENT FAMILY - Three units	\$849.22	\$891.68	\$458.40	\$481.32
SINGLE PARENT FAMILY - Four units	\$1,112.25	\$1,167.86	\$600.39	\$630.41
SINGLE PARENT FAMILY - Five units	\$1,375.29	\$1,444.05	\$742.36	\$779.48
SINGLE PARENT FAMILY - Six units	\$1,638.31	\$1,720.23	\$884.35	\$928.57
INDIVIDUAL & SPOUSE - One unit	\$398.30	\$418.22	\$215.02	\$225.77
INDIVIDUAL & SPOUSE - Two units	\$849.22	\$891.68	\$458.40	\$481.32
INDIVIDUAL & SPOUSE - Three units	\$1,300.14	\$1,365.15	\$701.80	\$736.89
INDIVIDUAL & SPOUSE - Four units	\$1,751.05	\$1,838.60	\$945.20	\$992.46
INDIVIDUAL & SPOUSE - Five units	\$2,201.97	\$2,312.07	\$1,188.58	\$1,248.01
INDIVIDUAL & SPOUSE - Six units	\$2,652.88	\$2,785.52	\$1,431.99	\$1,503.59

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**

Limited policies **0%**

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
\$2,500 Deductible				
INDIVIDUAL - One unit	\$676.38	\$710.20	\$365.11	\$383.37
INDIVIDUAL - Two units	\$901.83	\$946.92	\$486.78	\$511.12
INDIVIDUAL - Three units	\$1,127.29	\$1,183.65	\$608.50	\$638.93
INDIVIDUAL - Four units	\$1,352.73	\$1,420.37	\$730.19	\$766.70
INDIVIDUAL - Five units	\$1,578.20	\$1,657.11	\$851.90	\$894.50
INDIVIDUAL - Six units	\$1,803.65	\$1,893.83	\$973.60	\$1,022.28
FAMILY - One unit	\$1,089.71	\$1,144.20	\$588.23	\$617.64
FAMILY - Two units	\$1,540.61	\$1,617.64	\$831.61	\$873.19
FAMILY - Three units	\$1,991.55	\$2,091.13	\$1,075.01	\$1,128.76
FAMILY - Four units	\$2,442.46	\$2,564.58	\$1,318.41	\$1,384.33
FAMILY - Five units	\$2,893.37	\$3,038.04	\$1,561.79	\$1,639.88
FAMILY - Six units	\$3,344.28	\$3,511.49	\$1,805.20	\$1,895.46
SINGLE PARENT FAMILY - One unit	\$732.75	\$769.39	\$395.52	\$415.30
SINGLE PARENT FAMILY - Two units	\$995.77	\$1,045.56	\$537.50	\$564.38
SINGLE PARENT FAMILY - Three units	\$1,258.80	\$1,321.74	\$679.49	\$713.46
SINGLE PARENT FAMILY - Four units	\$1,521.84	\$1,597.93	\$821.46	\$862.53
SINGLE PARENT FAMILY - Five units	\$1,784.87	\$1,874.11	\$963.46	\$1,011.63
SINGLE PARENT FAMILY - Six units	\$2,047.91	\$2,150.31	\$1,105.41	\$1,160.68
INDIVIDUAL & SPOUSE - One unit	\$1,089.71	\$1,144.20	\$588.23	\$617.64
INDIVIDUAL & SPOUSE - Two units	\$1,540.61	\$1,617.64	\$831.61	\$873.19
INDIVIDUAL & SPOUSE - Three units	\$1,991.55	\$2,091.13	\$1,075.01	\$1,128.76
INDIVIDUAL & SPOUSE - Four units	\$2,442.46	\$2,564.58	\$1,318.41	\$1,384.33
INDIVIDUAL & SPOUSE - Five units	\$2,893.37	\$3,038.04	\$1,561.79	\$1,639.88
INDIVIDUAL & SPOUSE - Six units	\$3,344.28	\$3,511.49	\$1,805.20	\$1,895.46
No Deductible				
INDIVIDUAL - One unit	\$1,052.14	\$1,104.75	\$567.94	\$596.34
INDIVIDUAL - Two units	\$1,277.58	\$1,341.46	\$689.63	\$724.11
INDIVIDUAL - Three units	\$1,503.04	\$1,578.19	\$811.34	\$851.91
INDIVIDUAL - Four units	\$1,728.51	\$1,814.94	\$933.02	\$979.67
INDIVIDUAL - Five units	\$1,953.95	\$2,051.65	\$1,054.72	\$1,107.46
INDIVIDUAL - Six units	\$2,179.42	\$2,288.39	\$1,176.42	\$1,235.24
FAMILY - One unit	\$1,803.65	\$1,893.83	\$973.60	\$1,022.28
FAMILY - Two units	\$2,254.58	\$2,367.31	\$1,216.98	\$1,277.83
FAMILY - Three units	\$2,705.49	\$2,840.76	\$1,460.40	\$1,533.42
FAMILY - Four units	\$3,156.39	\$3,314.21	\$1,703.79	\$1,788.98
FAMILY - Five units	\$3,607.32	\$3,787.69	\$1,947.18	\$2,044.54
FAMILY - Six units	\$4,058.22	\$4,261.13	\$2,190.58	\$2,300.11
SINGLE PARENT FAMILY - One unit	\$1,164.86	\$1,223.10	\$628.79	\$660.23
SINGLE PARENT FAMILY - Two units	\$1,427.89	\$1,499.28	\$770.75	\$809.29
SINGLE PARENT FAMILY - Three units	\$1,690.93	\$1,775.48	\$912.74	\$958.38
SINGLE PARENT FAMILY - Four units	\$1,953.95	\$2,051.65	\$1,054.72	\$1,107.46
SINGLE PARENT FAMILY - Five units	\$2,216.99	\$2,327.84	\$1,196.71	\$1,256.55
SINGLE PARENT FAMILY - Six units	\$2,480.02	\$2,604.02	\$1,338.68	\$1,405.61
INDIVIDUAL & SPOUSE - One unit	\$1,803.65	\$1,893.83	\$973.60	\$1,022.28
INDIVIDUAL & SPOUSE - Two units	\$2,254.58	\$2,367.31	\$1,216.98	\$1,277.83
INDIVIDUAL & SPOUSE - Three units	\$2,705.49	\$2,840.76	\$1,460.40	\$1,533.42
INDIVIDUAL & SPOUSE - Four units	\$3,156.39	\$3,314.21	\$1,703.79	\$1,788.98
INDIVIDUAL & SPOUSE - Five units	\$3,607.32	\$3,787.69	\$1,947.18	\$2,044.54
INDIVIDUAL & SPOUSE - Six units	\$4,058.22	\$4,261.13	\$2,190.58	\$2,300.11
RIDER BRH0100 - Heart Disease, Heart Attack and Stroke Home Recovery Rider				
INDIVIDUAL	\$225.46	\$236.73	\$121.70	\$127.79
FAMILY	\$450.90	\$473.45	\$243.40	\$255.57
SINGLE PARENT FAMILY	\$300.60	\$315.63	\$162.27	\$170.38

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
RIDER BRTC0100 - Vital Organ Transplant Rider				
INDIVIDUAL	\$112.72	\$118.36	\$60.85	\$63.89
FAMILY	\$263.03	\$276.18	\$141.98	\$149.08
SINGLE PARENT FAMILY	\$263.03	\$276.18	\$141.98	\$149.08
INDIVIDUAL & SPOUSE	\$263.03	\$276.18	\$141.98	\$149.08
RIDER BRCS0100 - Cancer Screening Wellness Rider				
INDIVIDUAL	\$300.60	\$315.63	\$162.27	\$170.38
FAMILY	\$563.63	\$591.81	\$304.27	\$319.48
SINGLE PARENT FAMILY	\$413.33	\$434.00	\$223.11	\$234.27
RIDER BRSC0100 - Specified Disease Rider				
\$5,000 Deductible				
INDIVIDUAL - One unit	\$67.63	\$71.01	\$36.52	\$38.35
INDIVIDUAL - Two units	\$108.97	\$114.42	\$58.83	\$61.77
INDIVIDUAL - Three units	\$150.31	\$157.83	\$81.14	\$85.20
INDIVIDUAL - Four units	\$191.62	\$201.20	\$103.45	\$108.62
INDIVIDUAL - Five units	\$232.97	\$244.62	\$125.76	\$132.05
INDIVIDUAL - Six units	\$274.30	\$288.02	\$148.09	\$155.49
FAMILY - One unit	\$112.72	\$118.36	\$60.85	\$63.89
FAMILY - Two units	\$187.88	\$197.27	\$101.41	\$106.48
FAMILY - Three units	\$263.03	\$276.18	\$141.98	\$149.08
FAMILY - Four units	\$338.18	\$355.09	\$182.55	\$191.68
FAMILY - Five units	\$413.33	\$434.00	\$223.11	\$234.27
FAMILY - Six units	\$488.51	\$512.94	\$263.67	\$276.85
SINGLE PARENT FAMILY - One unit	\$112.72	\$118.36	\$60.85	\$63.89
SINGLE PARENT FAMILY - Two units	\$187.88	\$197.27	\$101.41	\$106.48
SINGLE PARENT FAMILY - Three units	\$263.03	\$276.18	\$141.98	\$149.08
SINGLE PARENT FAMILY - Four units	\$338.18	\$355.09	\$182.55	\$191.68
SINGLE PARENT FAMILY - Five units	\$413.33	\$434.00	\$223.11	\$234.27
SINGLE PARENT FAMILY - Six units	\$488.51	\$512.94	\$263.67	\$276.85
INDIVIDUAL & SPOUSE - One unit	\$112.72	\$118.36	\$60.85	\$63.89
INDIVIDUAL & SPOUSE - Two units	\$187.88	\$197.27	\$101.41	\$106.48
INDIVIDUAL & SPOUSE - Three units	\$263.03	\$276.18	\$141.98	\$149.08
INDIVIDUAL & SPOUSE - Four units	\$338.18	\$355.09	\$182.55	\$191.68
INDIVIDUAL & SPOUSE - Five units	\$413.33	\$434.00	\$223.11	\$234.27
INDIVIDUAL & SPOUSE - Six units	\$488.51	\$512.94	\$263.67	\$276.85
\$2,500 Deductible				
INDIVIDUAL - One unit	\$101.45	\$106.52	\$54.76	\$57.50
INDIVIDUAL - Two units	\$135.26	\$142.02	\$73.01	\$76.66
INDIVIDUAL - Three units	\$169.08	\$177.53	\$91.28	\$95.84
INDIVIDUAL - Four units	\$202.91	\$213.06	\$109.54	\$115.02
INDIVIDUAL - Five units	\$236.74	\$248.58	\$127.79	\$134.18
INDIVIDUAL - Six units	\$270.55	\$284.08	\$146.03	\$153.33
FAMILY - One unit	\$169.08	\$177.53	\$91.28	\$95.84
FAMILY - Two units	\$240.49	\$252.51	\$129.81	\$136.30
FAMILY - Three units	\$311.87	\$327.46	\$168.35	\$176.77
FAMILY - Four units	\$383.27	\$402.43	\$206.90	\$217.25
FAMILY - Five units	\$454.66	\$477.39	\$245.42	\$257.69
FAMILY - Six units	\$526.06	\$552.36	\$283.96	\$298.16
SINGLE PARENT FAMILY - One unit	\$169.08	\$177.53	\$91.28	\$95.84
SINGLE PARENT FAMILY - Two units	\$240.49	\$252.51	\$129.81	\$136.30
SINGLE PARENT FAMILY - Three units	\$311.87	\$327.46	\$168.35	\$176.77
SINGLE PARENT FAMILY - Four units	\$383.27	\$402.43	\$206.90	\$217.25
SINGLE PARENT FAMILY - Five units	\$454.66	\$477.39	\$245.42	\$257.69
SINGLE PARENT FAMILY - Six units	\$526.06	\$552.36	\$283.96	\$298.16

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

RIDER BRSC0100 (continued)

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
INDIVIDUAL & SPOUSE - One unit	\$169.08	\$177.53	\$91.28	\$95.84
INDIVIDUAL & SPOUSE - Two units	\$240.49	\$252.51	\$129.81	\$136.30
INDIVIDUAL & SPOUSE - Three units	\$311.87	\$327.46	\$168.35	\$176.77
INDIVIDUAL & SPOUSE - Four units	\$383.27	\$402.43	\$206.90	\$217.25
INDIVIDUAL & SPOUSE - Five units	\$454.66	\$477.39	\$245.42	\$257.69
INDIVIDUAL & SPOUSE - Six units	\$526.06	\$552.36	\$283.96	\$298.16

No Deductible

INDIVIDUAL - One unit	\$135.26	\$142.02	\$73.01	\$76.66
INDIVIDUAL - Two units	\$172.86	\$181.50	\$93.30	\$97.97
INDIVIDUAL - Three units	\$210.43	\$220.95	\$113.57	\$119.25
INDIVIDUAL - Four units	\$248.01	\$260.41	\$133.86	\$140.55
INDIVIDUAL - Five units	\$285.58	\$299.86	\$154.17	\$161.88
INDIVIDUAL - Six units	\$323.15	\$339.31	\$174.43	\$183.15
FAMILY - One unit	\$225.46	\$236.73	\$121.70	\$127.79
FAMILY - Two units	\$293.10	\$307.76	\$158.21	\$166.12
FAMILY - Three units	\$360.73	\$378.77	\$194.73	\$204.47
FAMILY - Four units	\$428.36	\$449.78	\$231.22	\$242.78
FAMILY - Five units	\$496.00	\$520.80	\$267.74	\$281.13
FAMILY - Six units	\$563.63	\$591.81	\$304.27	\$319.48
SINGLE PARENT FAMILY - One unit	\$225.46	\$236.73	\$121.70	\$127.79
SINGLE PARENT FAMILY - Two units	\$293.10	\$307.76	\$158.21	\$166.12
SINGLE PARENT FAMILY - Three units	\$360.73	\$378.77	\$194.73	\$204.47
SINGLE PARENT FAMILY - Four units	\$428.36	\$449.78	\$231.22	\$242.78
SINGLE PARENT FAMILY - Five units	\$496.00	\$520.80	\$267.74	\$281.13
SINGLE PARENT FAMILY - Six units	\$563.63	\$591.81	\$304.27	\$319.48
INDIVIDUAL & SPOUSE - One unit	\$225.46	\$236.73	\$121.70	\$127.79
INDIVIDUAL & SPOUSE - Two units	\$293.10	\$307.76	\$158.21	\$166.12
INDIVIDUAL & SPOUSE - Three units	\$360.73	\$378.77	\$194.73	\$204.47
INDIVIDUAL & SPOUSE - Four units	\$428.36	\$449.78	\$231.22	\$242.78
INDIVIDUAL & SPOUSE - Five units	\$496.00	\$520.80	\$267.74	\$281.13
INDIVIDUAL & SPOUSE - Six units	\$563.63	\$591.81	\$304.27	\$319.48

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

Proposed Rate Increase

ANNUAL PREMIUM RATE SCHEDULE

Unlimited policies **5%**
 Limited policies **0%**

Policy Form: LPC01AR and rider LRC0100 and supplemental riders LRC532, LRC533, LRC534, LRE620, LRHC0100, LRTC0100, LRSC0100, LRCS0100
DIRECT PREMIUM RATES

	CURRENT RATES			PROPOSED RATES		
Individual						
No Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$167.65	\$17.01	\$78.07	\$176.03	\$17.86	\$81.97
60-64	\$345.76	\$41.52	\$147.12	\$363.05	\$43.60	\$154.48
65-69	\$366.78	\$45.03	\$149.13	\$385.12	\$47.28	\$156.59
70-74	\$399.30	\$49.52	\$150.64	\$419.27	\$52.00	\$158.17
75-79	\$422.33	\$55.06	\$143.11	\$443.45	\$57.81	\$150.27
80-85	\$444.33	\$62.05	\$127.11	\$466.55	\$65.15	\$133.47
\$2,500 Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$106.10	\$10.03	\$44.55	\$111.41	\$10.53	\$46.78
60-64	\$210.14	\$23.52	\$84.07	\$220.65	\$24.70	\$88.27
65-69	\$221.67	\$25.52	\$84.58	\$232.75	\$26.80	\$88.81
70-74	\$240.68	\$28.50	\$86.05	\$252.71	\$29.93	\$90.35
75-79	\$254.20	\$31.53	\$81.56	\$266.91	\$33.11	\$85.64
80-85	\$265.20	\$35.03	\$72.57	\$278.46	\$36.78	\$76.20
\$5,000 Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$70.55	\$5.50	\$25.02	\$74.08	\$5.78	\$26.27
60-64	\$131.62	\$13.49	\$47.05	\$138.20	\$14.16	\$49.40
65-69	\$137.60	\$14.54	\$47.53	\$144.48	\$15.27	\$49.91
70-74	\$148.64	\$16.01	\$48.07	\$156.07	\$16.81	\$50.47
75-79	\$156.58	\$17.50	\$45.54	\$164.41	\$18.38	\$47.82
80-85	\$161.12	\$20.02	\$41.02	\$169.18	\$21.02	\$43.07
Two Adult Family						
No Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$205.64	\$21.53	\$99.06	\$215.92	\$22.61	\$104.01
60-64	\$422.33	\$51.04	\$183.62	\$443.45	\$53.59	\$192.80
65-69	\$453.85	\$55.52	\$188.13	\$476.54	\$58.30	\$197.54
70-74	\$505.39	\$63.57	\$194.65	\$530.66	\$66.75	\$204.38
75-79	\$549.94	\$71.58	\$191.16	\$577.44	\$75.16	\$200.72
80-85	\$617.94	\$86.05	\$180.11	\$648.84	\$90.35	\$189.12
\$2,500 Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$128.09	\$12.51	\$56.51	\$134.49	\$13.14	\$59.34
60-64	\$255.20	\$29.04	\$104.58	\$267.96	\$30.49	\$109.81
65-69	\$272.72	\$32.03	\$107.08	\$286.36	\$33.63	\$112.43
70-74	\$302.74	\$36.03	\$111.57	\$317.88	\$37.83	\$117.15
75-79	\$329.23	\$40.53	\$109.08	\$345.69	\$42.56	\$114.53
80-85	\$367.28	\$49.04	\$102.57	\$385.64	\$51.49	\$107.70
\$5,000 Deductible						
	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$83.06	\$6.99	\$32.03	\$87.21	\$7.34	\$33.63
60-64	\$158.11	\$16.53	\$58.55	\$166.02	\$17.36	\$61.48
65-69	\$167.65	\$17.50	\$60.04	\$176.03	\$18.38	\$63.04
70-74	\$185.14	\$20.54	\$62.54	\$194.40	\$21.57	\$65.67
75-79	\$201.14	\$23.01	\$61.08	\$211.20	\$24.16	\$64.13
80-85	\$222.16	\$27.03	\$56.51	\$233.27	\$28.38	\$59.34

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

DIRECT PREMIUM RATES

Issue Ages 0-19 or to 25 if a full time student

		PROPOSED RATES		
Dependent Children Coverage				
No Deductible				
	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$20.54	\$2.51	\$12.04	
\$2,500 Deductible	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$11.51	\$1.51	\$6.99	
\$5,000 Deductible	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$6.49	\$0.99	\$4.03	

		PROPOSED RATES		
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$21.57	\$2.64	\$12.64	
	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$12.09	\$1.59	\$7.34	
	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$6.81	\$1.04	\$4.23	

PAYROLL PREMIUM RATES

		CURRENT RATES		
Individual				
No Deductible				
Issue Ages				
	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
18-64	\$105.69	\$10.03	\$48.45	
65-69	\$293.41	\$36.03	\$119.31	
70-74	\$319.45	\$41.57	\$120.45	
75-79	\$337.86	\$44.05	\$114.52	
80-85	\$355.48	\$49.62	\$101.71	
\$2,500 Deductible	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
18-64	\$69.23	\$6.01	\$27.61	
65-69	\$177.35	\$20.45	\$67.65	
70-74	\$192.54	\$22.84	\$68.86	
75-79	\$203.33	\$25.21	\$65.26	
80-85	\$212.15	\$28.04	\$58.04	
\$5,000 Deductible	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
18-64	\$47.63	\$3.22	\$15.61	
65-69	\$110.11	\$11.60	\$38.03	
70-74	\$118.90	\$12.81	\$38.42	
75-79	\$125.32	\$14.04	\$36.44	
80-85	\$128.87	\$16.01	\$32.83	

		PROPOSED RATES		
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$110.97	\$10.53	\$50.87	
	\$308.08	\$37.83	\$125.28	
	\$335.42	\$43.65	\$126.47	
	\$354.75	\$46.25	\$120.25	
	\$373.25	\$52.10	\$106.80	
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$72.69	\$6.31	\$28.99	
	\$186.22	\$21.47	\$71.03	
	\$202.17	\$23.98	\$72.30	
	\$213.50	\$26.47	\$68.52	
	\$222.76	\$29.44	\$60.94	
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$50.01	\$3.38	\$16.39	
	\$115.62	\$12.18	\$39.93	
	\$124.85	\$13.45	\$40.34	
	\$131.59	\$14.74	\$38.26	
	\$135.31	\$16.81	\$34.47	

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

ANNUAL PREMIUM RATE SCHEDULE

PAYROLL PREMIUM RATES

Two Adult Family

No Deductible

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$128.51	\$12.81	\$61.28
65-69	\$363.07	\$44.45	\$150.54
70-74	\$404.31	\$50.84	\$155.72
75-79	\$439.93	\$57.26	\$152.94
80-85	\$494.39	\$68.86	\$144.12

Basic Policy	\$50 Room Ben	Unlimited Chemo
\$381.22	\$46.67	\$158.07
\$424.53	\$53.38	\$163.51
\$461.93	\$60.12	\$160.59
\$519.11	\$72.30	\$151.33

\$2,500 Deductible

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$82.47	\$7.21	\$34.80
65-69	\$218.18	\$25.61	\$85.65
70-74	\$242.18	\$28.82	\$89.26
75-79	\$263.41	\$32.41	\$87.26
80-85	\$293.85	\$39.22	\$82.03

Basic Policy	\$50 Room Ben	Unlimited Chemo
\$229.09	\$26.89	\$89.93
\$254.29	\$30.26	\$93.72
\$276.58	\$34.03	\$91.62
\$308.54	\$41.18	\$86.13

\$5,000 Deductible

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$55.65	\$4.03	\$19.62
65-69	\$134.10	\$14.04	\$48.07
70-74	\$148.11	\$16.43	\$50.03
75-79	\$160.92	\$18.42	\$48.84
80-85	\$177.71	\$21.62	\$45.23

Basic Policy	\$50 Room Ben	Unlimited Chemo
\$140.81	\$14.74	\$50.47
\$155.52	\$17.25	\$52.53
\$168.97	\$19.34	\$51.28
\$186.60	\$22.70	\$47.49

Issue Ages 0-19 or to 25 if a full time student

PROPOSED RATES

Dependent Children Coverage

No Deductible

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$16.84	\$2.00	\$9.63

PROPOSED RATES

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$17.68	\$2.10	\$10.11

\$2,500 Deductible

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$9.63	\$1.21	\$5.62

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$10.11	\$1.27	\$5.90

\$5,000 Deductible

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$5.19	\$0.78	\$3.22

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$5.45	\$0.82	\$3.38

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**

Limited policies **0%**

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
RIDER LRC532 - Initial Diagnosis Rider				
INDIVIDUAL	\$247.93	\$260.33	\$187.88	\$197.27
FAMILY	\$495.85	\$520.64	\$375.75	\$394.54
SINGLE PARENT FAMILY	\$297.51	\$312.39	\$225.46	\$236.73
RIDER LRC533 - Specified Disease Rider				
INDIVIDUAL - One unit	\$178.51	\$187.44	\$135.26	\$142.02
INDIVIDUAL - Two units	\$228.09	\$239.49	\$172.86	\$181.50
INDIVIDUAL - Three units	\$277.67	\$291.55	\$210.43	\$220.95
FAMILY - One unit	\$297.51	\$312.39	\$225.46	\$236.73
FAMILY - Two units	\$386.76	\$406.10	\$293.10	\$307.76
FAMILY - Three units	\$476.02	\$499.82	\$360.73	\$378.77
SINGLE PARENT FAMILY - One unit	\$257.84	\$270.73	\$195.40	\$205.17
SINGLE PARENT FAMILY - Two units	\$327.27	\$343.63	\$248.01	\$260.41
SINGLE PARENT FAMILY - Three units	\$396.68	\$416.51	\$300.60	\$315.63
RIDER LRC534 - Home Recovery Rider				
INDIVIDUAL - One unit	\$238.00	\$249.90	\$180.35	\$189.37
INDIVIDUAL - Two units	\$327.27	\$343.63	\$248.01	\$260.41
INDIVIDUAL - Three units	\$416.51	\$437.34	\$315.64	\$331.42
FAMILY - One unit	\$357.02	\$374.87	\$270.55	\$284.08
FAMILY - Two units	\$495.85	\$520.64	\$375.75	\$394.54
FAMILY - Three units	\$634.69	\$666.42	\$480.98	\$505.03
SINGLE PARENT FAMILY - One unit	\$287.59	\$301.97	\$217.94	\$228.84
SINGLE PARENT FAMILY - Two units	\$396.68	\$416.51	\$300.60	\$315.63
SINGLE PARENT FAMILY - Three units	\$505.77	\$531.06	\$383.27	\$402.43
RIDER LRE620 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$257.84	\$270.73	\$195.40	\$205.17
INDIVIDUAL - Two units	\$366.93	\$385.28	\$278.06	\$291.96
INDIVIDUAL - Three units	\$476.02	\$499.82	\$360.73	\$378.77
INDIVIDUAL - Four units	\$585.11	\$614.37	\$443.38	\$465.55
INDIVIDUAL - Five units	\$694.21	\$728.92	\$526.06	\$552.36
INDIVIDUAL - Six units	\$803.30	\$843.47	\$608.72	\$639.16
INDIVIDUAL - Seven units	\$912.28	\$957.89	\$691.35	\$725.92
INDIVIDUAL - Eight units	\$1,021.44	\$1,072.51	\$774.08	\$812.78
FAMILY - One unit	\$376.84	\$395.68	\$285.58	\$299.86
FAMILY - Two units	\$604.93	\$635.18	\$458.42	\$481.34
FAMILY - Three units	\$833.03	\$874.68	\$631.29	\$662.85
FAMILY - Four units	\$1,061.11	\$1,114.17	\$804.13	\$844.34
FAMILY - Five units	\$1,289.23	\$1,353.69	\$976.98	\$1,025.83
FAMILY - Six units	\$1,517.31	\$1,593.18	\$1,149.84	\$1,207.33
FAMILY - Seven units	\$1,745.32	\$1,832.59	\$1,322.62	\$1,388.75
FAMILY - Eight units	\$1,973.49	\$2,072.16	\$1,495.53	\$1,570.31
SINGLE PARENT FAMILY - One unit	\$317.35	\$333.22	\$240.49	\$252.51
SINGLE PARENT FAMILY - Two units	\$485.93	\$510.23	\$368.25	\$386.66
SINGLE PARENT FAMILY - Three units	\$654.52	\$687.25	\$496.00	\$520.80
SINGLE PARENT FAMILY - Four units	\$823.11	\$864.27	\$623.77	\$654.96
SINGLE PARENT FAMILY - Five units	\$991.71	\$1,041.30	\$751.54	\$789.12
SINGLE PARENT FAMILY - Six units	\$1,160.28	\$1,218.29	\$879.29	\$923.25
SINGLE PARENT FAMILY - Seven units	\$1,328.79	\$1,395.23	\$1,006.99	\$1,057.34
SINGLE PARENT FAMILY - Eight units	\$1,497.47	\$1,572.34	\$1,134.80	\$1,191.54

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
RIDER LRHC0100 - Heart Disease, Heart Attack & Stroke Rider				
\$5,000 Deductible				
INDIVIDUAL - One unit	\$421.48	\$442.55	\$319.39	\$335.36
INDIVIDUAL - Two units	\$718.98	\$754.93	\$544.87	\$572.11
INDIVIDUAL - Three units	\$1,016.50	\$1,067.33	\$770.32	\$808.84
INDIVIDUAL - Four units	\$1,314.00	\$1,379.70	\$995.77	\$1,045.56
INDIVIDUAL - Five units	\$1,611.51	\$1,692.09	\$1,221.22	\$1,282.28
INDIVIDUAL - Six units	\$1,909.02	\$2,004.47	\$1,446.68	\$1,519.01
FAMILY - One unit	\$525.60	\$551.88	\$398.30	\$418.22
FAMILY - Two units	\$1,120.62	\$1,176.65	\$849.22	\$891.68
FAMILY - Three units	\$1,715.65	\$1,801.43	\$1,300.14	\$1,365.15
FAMILY - Four units	\$2,310.67	\$2,426.20	\$1,751.05	\$1,838.60
FAMILY - Five units	\$2,905.68	\$3,050.96	\$2,201.97	\$2,312.07
FAMILY - Six units	\$3,500.70	\$3,675.74	\$2,652.88	\$2,785.52
RIDER LRHC0100 (continued)				
SINGLE PARENT FAMILY - One unit	\$426.42	\$447.74	\$323.15	\$339.31
SINGLE PARENT FAMILY - Two units	\$773.52	\$812.20	\$586.18	\$615.49
SINGLE PARENT FAMILY - Three units	\$1,120.62	\$1,176.65	\$849.22	\$891.68
SINGLE PARENT FAMILY - Four units	\$1,467.72	\$1,541.11	\$1,112.25	\$1,167.86
SINGLE PARENT FAMILY - Five units	\$1,814.83	\$1,905.57	\$1,375.29	\$1,444.05
SINGLE PARENT FAMILY - Six units	\$2,161.91	\$2,270.01	\$1,638.31	\$1,720.23
INDIVIDUAL & SPOUSE - One unit	\$525.60	\$551.88	\$398.30	\$418.22
INDIVIDUAL & SPOUSE - Two units	\$1,120.62	\$1,176.65	\$849.22	\$891.68
INDIVIDUAL & SPOUSE - Three units	\$1,715.65	\$1,801.43	\$1,300.14	\$1,365.15
INDIVIDUAL & SPOUSE - Four units	\$2,310.67	\$2,426.20	\$1,751.05	\$1,838.60
INDIVIDUAL & SPOUSE - Five units	\$2,905.68	\$3,050.96	\$2,201.97	\$2,312.07
INDIVIDUAL & SPOUSE - Six units	\$3,500.70	\$3,675.74	\$2,652.88	\$2,785.52
\$2,500 Deductible				
INDIVIDUAL - One unit	\$892.53	\$937.16	\$676.38	\$710.20
INDIVIDUAL - Two units	\$1,190.05	\$1,249.55	\$901.83	\$946.92
INDIVIDUAL - Three units	\$1,487.56	\$1,561.94	\$1,127.29	\$1,183.65
INDIVIDUAL - Four units	\$1,785.06	\$1,874.31	\$1,352.73	\$1,420.37
INDIVIDUAL - Five units	\$2,082.58	\$2,186.71	\$1,578.20	\$1,657.11
INDIVIDUAL - Six units	\$2,380.09	\$2,499.09	\$1,803.65	\$1,893.83
FAMILY - One unit	\$1,437.98	\$1,509.88	\$1,089.71	\$1,144.20
FAMILY - Two units	\$2,033.00	\$2,134.65	\$1,540.61	\$1,617.64
FAMILY - Three units	\$2,628.01	\$2,759.41	\$1,991.55	\$2,091.13
FAMILY - Four units	\$3,223.04	\$3,384.19	\$2,442.46	\$2,564.58
FAMILY - Five units	\$3,818.07	\$4,008.97	\$2,893.37	\$3,038.04
FAMILY - Six units	\$4,413.06	\$4,633.71	\$3,344.28	\$3,511.49
SINGLE PARENT FAMILY - One unit	\$966.91	\$1,015.26	\$732.75	\$769.39
SINGLE PARENT FAMILY - Two units	\$1,314.00	\$1,379.70	\$995.77	\$1,045.56
SINGLE PARENT FAMILY - Three units	\$1,661.11	\$1,744.17	\$1,258.80	\$1,321.74
SINGLE PARENT FAMILY - Four units	\$2,008.20	\$2,108.61	\$1,521.84	\$1,597.93
SINGLE PARENT FAMILY - Five units	\$2,355.28	\$2,473.04	\$1,784.87	\$1,874.11
SINGLE PARENT FAMILY - Six units	\$2,702.40	\$2,837.52	\$2,047.91	\$2,150.31
INDIVIDUAL & SPOUSE - One unit	\$1,437.98	\$1,509.88	\$1,089.71	\$1,144.20
INDIVIDUAL & SPOUSE - Two units	\$2,033.00	\$2,134.65	\$1,540.61	\$1,617.64
INDIVIDUAL & SPOUSE - Three units	\$2,628.01	\$2,759.41	\$1,991.55	\$2,091.13
INDIVIDUAL & SPOUSE - Four units	\$3,223.04	\$3,384.19	\$2,442.46	\$2,564.58
INDIVIDUAL & SPOUSE - Five units	\$3,818.07	\$4,008.97	\$2,893.37	\$3,038.04
INDIVIDUAL & SPOUSE - Six units	\$4,413.06	\$4,633.71	\$3,344.28	\$3,511.49

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
No Deductible				
INDIVIDUAL - One unit	\$1,388.37	\$1,457.79	\$1,052.14	\$1,104.75
INDIVIDUAL - Two units	\$1,685.90	\$1,770.20	\$1,277.58	\$1,341.46
INDIVIDUAL - Three units	\$1,983.41	\$2,082.58	\$1,503.04	\$1,578.19
INDIVIDUAL - Four units	\$2,280.91	\$2,394.96	\$1,728.51	\$1,814.94
INDIVIDUAL - Five units	\$2,578.43	\$2,707.35	\$1,953.95	\$2,051.65
INDIVIDUAL - Six units	\$2,875.93	\$3,019.73	\$2,179.42	\$2,288.39
FAMILY - One unit	\$2,380.09	\$2,499.09	\$1,803.65	\$1,893.83
FAMILY - Two units	\$2,975.11	\$3,123.87	\$2,254.58	\$2,367.31
FAMILY - Three units	\$3,570.14	\$3,748.65	\$2,705.49	\$2,840.76
FAMILY - Four units	\$4,165.16	\$4,373.42	\$3,156.39	\$3,314.21
FAMILY - Five units	\$4,760.17	\$4,998.18	\$3,607.32	\$3,787.69
FAMILY - Six units	\$5,355.19	\$5,622.95	\$4,058.22	\$4,261.13
SINGLE PARENT FAMILY - One unit	\$1,537.12	\$1,613.98	\$1,164.86	\$1,223.10
SINGLE PARENT FAMILY - Two units	\$1,884.24	\$1,978.45	\$1,427.89	\$1,499.28
SINGLE PARENT FAMILY - Three units	\$2,231.33	\$2,342.90	\$1,690.93	\$1,775.48
SINGLE PARENT FAMILY - Four units	\$2,578.43	\$2,707.35	\$1,953.95	\$2,051.65
SINGLE PARENT FAMILY - Five units	\$2,925.53	\$3,071.81	\$2,216.99	\$2,327.84
SINGLE PARENT FAMILY - Six units	\$3,272.61	\$3,436.24	\$2,480.02	\$2,604.02
INDIVIDUAL & SPOUSE - One unit	\$2,380.09	\$2,499.09	\$1,803.65	\$1,893.83
INDIVIDUAL & SPOUSE - Two units	\$2,975.11	\$3,123.87	\$2,254.58	\$2,367.31
INDIVIDUAL & SPOUSE - Three units	\$3,570.14	\$3,748.65	\$2,705.49	\$2,840.76
INDIVIDUAL & SPOUSE - Four units	\$4,165.16	\$4,373.42	\$3,156.39	\$3,314.21
INDIVIDUAL & SPOUSE - Five units	\$4,760.17	\$4,998.18	\$3,607.32	\$3,787.69
INDIVIDUAL & SPOUSE - Six units	\$5,355.19	\$5,622.95	\$4,058.22	\$4,261.13
RIDER LRTC0100 - Vital Organ Transplant Rider				
INDIVIDUAL	\$148.75	\$156.19	\$112.72	\$118.36
FAMILY	\$347.09	\$364.44	\$263.03	\$276.18
SINGLE PARENT FAMILY	\$347.09	\$364.44	\$263.03	\$276.18
INDIVIDUAL & SPOUSE	\$347.09	\$364.44	\$263.03	\$276.18
RIDER LRSC0100 - Specified Disease Rider				
\$5,000 Deductible				
INDIVIDUAL - One unit	\$89.25	\$93.71	\$67.63	\$71.01
INDIVIDUAL - Two units	\$143.81	\$151.00	\$108.97	\$114.42
INDIVIDUAL - Three units	\$198.34	\$208.26	\$150.31	\$157.83
INDIVIDUAL - Four units	\$252.90	\$265.55	\$191.62	\$201.20
INDIVIDUAL - Five units	\$307.42	\$322.79	\$232.97	\$244.62
INDIVIDUAL - Six units	\$361.99	\$380.09	\$274.30	\$288.02
FAMILY - One unit	\$148.75	\$156.19	\$112.72	\$118.36
FAMILY - Two units	\$247.93	\$260.33	\$187.88	\$197.27
FAMILY - Three units	\$347.09	\$364.44	\$263.03	\$276.18
FAMILY - Four units	\$446.27	\$468.58	\$338.18	\$355.09
FAMILY - Five units	\$545.46	\$572.73	\$413.33	\$434.00
FAMILY - Six units	\$644.60	\$676.83	\$488.51	\$512.94
SINGLE PARENT FAMILY - One unit	\$148.75	\$156.19	\$112.72	\$118.36
SINGLE PARENT FAMILY - Two units	\$247.93	\$260.33	\$187.88	\$197.27
SINGLE PARENT FAMILY - Three units	\$347.09	\$364.44	\$263.03	\$276.18
SINGLE PARENT FAMILY - Four units	\$446.27	\$468.58	\$338.18	\$355.09
SINGLE PARENT FAMILY - Five units	\$545.46	\$572.73	\$413.33	\$434.00
SINGLE PARENT FAMILY - Six units	\$644.60	\$676.83	\$488.51	\$512.94
INDIVIDUAL & SPOUSE - One unit	\$148.75	\$156.19	\$112.72	\$118.36
INDIVIDUAL & SPOUSE - Two units	\$247.93	\$260.33	\$187.88	\$197.27
INDIVIDUAL & SPOUSE - Three units	\$347.09	\$364.44	\$263.03	\$276.18
INDIVIDUAL & SPOUSE - Four units	\$446.27	\$468.58	\$338.18	\$355.09
INDIVIDUAL & SPOUSE - Five units	\$545.46	\$572.73	\$413.33	\$434.00
INDIVIDUAL & SPOUSE - Six units	\$644.60	\$676.83	\$488.51	\$512.94

**ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms**

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**

Limited policies **0%**

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
\$2,500 Deductible				
INDIVIDUAL - One unit	\$133.89	\$140.58	\$101.45	\$106.52
INDIVIDUAL - Two units	\$178.51	\$187.44	\$135.26	\$142.02
INDIVIDUAL - Three units	\$223.13	\$234.29	\$169.08	\$177.53
INDIVIDUAL - Four units	\$267.75	\$281.14	\$202.91	\$213.06
INDIVIDUAL - Five units	\$312.39	\$328.01	\$236.74	\$248.58
INDIVIDUAL - Six units	\$357.02	\$374.87	\$270.55	\$284.08
FAMILY - One unit	\$223.13	\$234.29	\$169.08	\$177.53
FAMILY - Two units	\$317.35	\$333.22	\$240.49	\$252.51
FAMILY - Three units	\$411.56	\$432.14	\$311.87	\$327.46
FAMILY - Four units	\$505.77	\$531.06	\$383.27	\$402.43
FAMILY - Five units	\$599.98	\$629.98	\$454.66	\$477.39
FAMILY - Six units	\$694.21	\$728.92	\$526.06	\$552.36
SINGLE PARENT FAMILY - One unit	\$223.13	\$234.29	\$169.08	\$177.53
SINGLE PARENT FAMILY - Two units	\$317.35	\$333.22	\$240.49	\$252.51
SINGLE PARENT FAMILY - Three units	\$411.56	\$432.14	\$311.87	\$327.46
SINGLE PARENT FAMILY - Four units	\$505.77	\$531.06	\$383.27	\$402.43
SINGLE PARENT FAMILY - Five units	\$599.98	\$629.98	\$454.66	\$477.39
SINGLE PARENT FAMILY - Six units	\$694.21	\$728.92	\$526.06	\$552.36
INDIVIDUAL & SPOUSE - One unit	\$223.13	\$234.29	\$169.08	\$177.53
INDIVIDUAL & SPOUSE - Two units	\$317.35	\$333.22	\$240.49	\$252.51
INDIVIDUAL & SPOUSE - Three units	\$411.56	\$432.14	\$311.87	\$327.46
INDIVIDUAL & SPOUSE - Four units	\$505.77	\$531.06	\$383.27	\$402.43
INDIVIDUAL & SPOUSE - Five units	\$599.98	\$629.98	\$454.66	\$477.39
INDIVIDUAL & SPOUSE - Six units	\$694.21	\$728.92	\$526.06	\$552.36
RIDER LRSC0100 (continued)				
No Deductible				
INDIVIDUAL - One unit	\$178.51	\$187.44	\$135.26	\$142.02
INDIVIDUAL - Two units	\$228.09	\$239.49	\$172.86	\$181.50
INDIVIDUAL - Three units	\$277.67	\$291.55	\$210.43	\$220.95
INDIVIDUAL - Four units	\$327.27	\$343.63	\$248.01	\$260.41
INDIVIDUAL - Five units	\$376.84	\$395.68	\$285.58	\$299.86
INDIVIDUAL - Six units	\$426.42	\$447.74	\$323.15	\$339.31
FAMILY - One unit	\$297.51	\$312.39	\$225.46	\$236.73
FAMILY - Two units	\$386.76	\$406.10	\$293.10	\$307.76
FAMILY - Three units	\$476.02	\$499.82	\$360.73	\$378.77
FAMILY - Four units	\$565.27	\$593.53	\$428.36	\$449.78
FAMILY - Five units	\$654.52	\$687.25	\$496.00	\$520.80
FAMILY - Six units	\$743.77	\$780.96	\$563.63	\$591.81
SINGLE PARENT FAMILY - One unit	\$297.51	\$312.39	\$225.46	\$236.73
SINGLE PARENT FAMILY - Two units	\$386.76	\$406.10	\$293.10	\$307.76
SINGLE PARENT FAMILY - Three units	\$476.02	\$499.82	\$360.73	\$378.77
SINGLE PARENT FAMILY - Four units	\$565.27	\$593.53	\$428.36	\$449.78
SINGLE PARENT FAMILY - Five units	\$654.52	\$687.25	\$496.00	\$520.80
SINGLE PARENT FAMILY - Six units	\$743.77	\$780.96	\$563.63	\$591.81
INDIVIDUAL & SPOUSE - One unit	\$297.51	\$312.39	\$225.46	\$236.73
INDIVIDUAL & SPOUSE - Two units	\$386.76	\$406.10	\$293.10	\$307.76
INDIVIDUAL & SPOUSE - Three units	\$476.02	\$499.82	\$360.73	\$378.77
INDIVIDUAL & SPOUSE - Four units	\$565.27	\$593.53	\$428.36	\$449.78
INDIVIDUAL & SPOUSE - Five units	\$654.52	\$687.25	\$496.00	\$520.80
INDIVIDUAL & SPOUSE - Six units	\$743.77	\$780.96	\$563.63	\$591.81
RIDER LRCS0100 - Cancer Screening Wellness Rider				
INDIVIDUAL	\$396.68	\$416.51	\$300.60	\$315.63
FAMILY	\$743.77	\$780.96	\$563.63	\$591.81
SINGLE PARENT FAMILY	\$545.46	\$572.73	\$413.33	\$434.00

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

ANNUAL PREMIUM RATE SCHEDULE

Policy Form: PPC01AR and rider PRC0100

DIRECT PREMIUM RATES

	CURRENT RATES			PROPOSED RATES		
Individual						
No Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$31.41	\$3.19	\$14.63	\$32.98	\$3.35	\$15.36
60-64	\$64.78	\$7.78	\$27.56	\$68.02	\$8.17	\$28.94
65-69	\$68.72	\$8.44	\$27.94	\$72.15	\$8.86	\$29.33
70-74	\$74.81	\$9.28	\$28.22	\$78.55	\$9.75	\$29.63
75-79	\$79.13	\$10.31	\$26.81	\$83.08	\$10.83	\$28.15
80-85	\$83.25	\$11.63	\$23.81	\$87.41	\$12.21	\$25.00
\$2,500 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$19.88	\$1.88	\$8.34	\$20.87	\$1.97	\$8.76
60-64	\$39.38	\$4.41	\$15.75	\$41.34	\$4.63	\$16.54
65-69	\$41.53	\$4.78	\$15.84	\$43.61	\$5.02	\$16.64
70-74	\$45.09	\$5.34	\$16.13	\$47.35	\$5.61	\$16.93
75-79	\$47.63	\$5.91	\$15.28	\$50.01	\$6.20	\$16.05
80-85	\$49.69	\$6.56	\$13.59	\$52.17	\$6.89	\$14.27
\$5,000 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$13.22	\$1.03	\$4.69	\$13.88	\$1.08	\$4.92
60-64	\$24.66	\$2.53	\$8.81	\$25.89	\$2.66	\$9.25
65-69	\$25.78	\$2.72	\$8.91	\$27.07	\$2.85	\$9.35
70-74	\$27.84	\$3.00	\$9.00	\$29.24	\$3.15	\$9.45
75-79	\$29.34	\$3.28	\$8.53	\$30.81	\$3.45	\$8.96
80-85	\$30.19	\$3.75	\$7.69	\$31.70	\$3.94	\$8.07
Two Adult Family						
No Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$38.53	\$4.03	\$18.56	\$40.46	\$4.23	\$19.49
60-64	\$79.13	\$9.56	\$34.41	\$83.08	\$10.04	\$36.13
65-69	\$85.03	\$10.41	\$35.25	\$89.28	\$10.93	\$37.01
70-74	\$94.69	\$11.91	\$36.47	\$99.42	\$12.50	\$38.29
75-79	\$103.03	\$13.41	\$35.81	\$108.18	\$14.08	\$37.60
80-85	\$115.78	\$16.13	\$33.75	\$121.57	\$16.93	\$35.44
\$2,500 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$24.00	\$2.34	\$10.59	\$25.20	\$2.46	\$11.12
60-64	\$47.81	\$5.44	\$19.59	\$50.20	\$5.71	\$20.57
65-69	\$51.09	\$6.00	\$20.06	\$53.65	\$6.30	\$21.07
70-74	\$56.72	\$6.75	\$20.91	\$59.55	\$7.09	\$21.95
75-79	\$61.69	\$7.59	\$20.44	\$64.77	\$7.97	\$21.46
80-85	\$68.81	\$9.19	\$19.22	\$72.25	\$9.65	\$20.18
\$5,000 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$15.56	\$1.31	\$6.00	\$16.34	\$1.38	\$6.30
60-64	\$29.63	\$3.09	\$10.97	\$31.11	\$3.25	\$11.52
65-69	\$31.41	\$3.28	\$11.25	\$32.98	\$3.45	\$11.81
70-74	\$34.69	\$3.84	\$11.72	\$36.42	\$4.04	\$12.30
75-79	\$37.69	\$4.31	\$11.44	\$39.57	\$4.53	\$12.01
80-85	\$41.63	\$5.06	\$10.59	\$43.71	\$5.32	\$11.12

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

DIRECT PREMIUM RATES

Issue Ages 0-19 or to 25 if a full time student

		PROPOSED RATES		
Dependent Children Coverage				
No Deductible	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$3.84	\$0.47	\$2.25	
\$2,500 Deductible	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$2.16	\$0.28	\$1.31	
\$5,000 Deductible	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$1.22	\$0.19	\$0.75	

		PROPOSED RATES		
Policies With Unlimited Chemotherapy				
Basic Policy	\$50 Room Ben	Unlimited Chemo		
\$4.04	\$0.49	\$2.36		
Policies With Unlimited Chemotherapy				
Basic Policy	\$50 Room Ben	Unlimited Chemo		
\$2.26	\$0.30	\$1.38		
Policies With Unlimited Chemotherapy				
Basic Policy	\$50 Room Ben	Unlimited Chemo		
\$1.28	\$0.20	\$0.79		

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

PAYROLL PREMIUM RATES

Individual	CURRENT RATES			PROPOSED RATES		
	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
No Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$19.80	\$1.88	\$9.08	\$20.79	\$1.97	\$9.53
65-69	\$54.98	\$6.75	\$22.35	\$57.72	\$7.09	\$23.47
70-74	\$59.85	\$7.79	\$22.58	\$62.84	\$8.17	\$23.70
75-79	\$63.30	\$8.25	\$21.45	\$66.47	\$8.66	\$22.52
80-85	\$66.60	\$9.30	\$19.05	\$69.93	\$9.77	\$20.00
\$2,500 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$12.98	\$1.13	\$5.18	\$13.62	\$1.18	\$5.43
65-69	\$33.23	\$3.83	\$12.68	\$34.89	\$4.02	\$13.31
70-74	\$36.08	\$4.28	\$12.90	\$37.88	\$4.49	\$13.55
75-79	\$38.10	\$4.73	\$12.23	\$40.01	\$4.96	\$12.84
80-85	\$39.75	\$5.25	\$10.88	\$41.74	\$5.51	\$11.42
\$5,000 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$8.93	\$0.60	\$2.93	\$9.37	\$0.63	\$3.07
65-69	\$20.63	\$2.18	\$7.13	\$21.66	\$2.28	\$7.48
70-74	\$22.28	\$2.40	\$7.20	\$23.39	\$2.52	\$7.56
75-79	\$23.48	\$2.63	\$6.83	\$24.65	\$2.76	\$7.17
80-85	\$24.15	\$3.00	\$6.15	\$25.36	\$3.15	\$6.46

PAYROLL PREMIUM RATES

Two Adult Family	CURRENT RATES			PROPOSED RATES		
	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
No Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$24.08	\$2.40	\$11.48	\$25.28	\$2.52	\$12.05
65-69	\$68.03	\$8.33	\$28.20	\$71.43	\$8.74	\$29.61
70-74	\$75.75	\$9.53	\$29.18	\$79.54	\$10.00	\$30.63
75-79	\$82.43	\$10.73	\$28.65	\$86.55	\$11.26	\$30.08
80-85	\$92.63	\$12.90	\$27.00	\$97.26	\$13.55	\$28.35
\$2,500 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$15.45	\$1.35	\$6.53	\$16.22	\$1.42	\$6.85
65-69	\$40.88	\$4.80	\$16.05	\$42.92	\$5.04	\$16.85
70-74	\$45.38	\$5.40	\$16.73	\$47.64	\$5.67	\$17.56
75-79	\$49.35	\$6.08	\$16.35	\$51.82	\$6.38	\$17.17
80-85	\$55.05	\$7.35	\$15.38	\$57.80	\$7.72	\$16.14
\$5,000 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$10.43	\$0.75	\$3.68	\$10.95	\$0.79	\$3.86
65-69	\$25.13	\$2.63	\$9.00	\$26.38	\$2.76	\$9.45
70-74	\$27.75	\$3.08	\$9.38	\$29.14	\$3.23	\$9.84
75-79	\$30.15	\$3.45	\$9.15	\$31.66	\$3.62	\$9.61
80-85	\$33.30	\$4.05	\$8.48	\$34.97	\$4.25	\$8.90

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **5%**
 Limited policies **0%**

PAYROLL PREMIUM RATES

Issue Ages 0-19 or to 25 if a full time student

		PROPOSED RATES		
Dependent Children Coverage				
No Deductible	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$3.15	\$0.38	\$1.80	
\$2,500 Deductible	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$1.80	\$0.23	\$1.05	
\$5,000 Deductible	Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$0.98	\$0.15	\$0.60	

		PROPOSED RATES		
Policies With Unlimited Chemotherapy				
Basic Policy	\$50 Room Ben	Unlimited Chemo		
\$3.31	\$0.39	\$1.89		
Policies With Unlimited Chemotherapy				
Basic Policy	\$50 Room Ben	Unlimited Chemo		
\$1.89	\$0.24	\$1.10		
Policies With Unlimited Chemotherapy				
Basic Policy	\$50 Room Ben	Unlimited Chemo		
\$1.02	\$0.16	\$0.63		

SERFF Tracking #:

AEGL-128820421

State Tracking #:**Company Tracking #:****State:**

Arkansas

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only

Product Name:

All closed blocks of cancer insurance

Project Name/Number:

Rerate all closed blocks of cancer policies/CR1512

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Request for reconsideration of disapproval	Approved-Closed	01/24/2013
Comments:	The attached letter requests reconsideration of the disapproval of this rate increase. Also attached is an exhibit displaying how the 8% trend rate used in this filing was developed.		
Attachment(s):	ARletter010813.pdf TrendFactor.pdf		



10300 Ormsby Park Place
Louisville, KY 40223

January 8, 2013

(sent via SERFF)

Ms. Rosalind Minor
Arkansas Department of Insurance

Re: SERFF Tracking No. AEGL-128820421
Rate Increase Request for Cancer Insurance Policies

Dear Ms. Minor:

The purpose of this letter is to request reconsideration of your Disapproval of this rate increase.

You stated that the disapproval was because the average loss ratio of the past three years remains low. I would like to explain why I believe the average loss ratio of the past three years is not an appropriate way to consider whether this requested rate increase is needed.

For ease of reference, I will pull out of the experience exhibits submitted with this filing the loss ratios of the past three years as well as the first nine months of 2012.

Year	Arkansas-only Loss Ratio	Nationwide Loss Ratio
2009	53%	31%
2010	43%	32%
2011	77%	43%
1 st nine months 2012	70%	61%

I am uncertain whether your comment about the average loss ratio of the past three years remaining low is in regard to the Arkansas-only experience or the nationwide experience. I believe the Arkansas-only experience is the proper basis for determining whether this requested rate increase is justified for two reasons. First, the Arkansas-only experience is fully credible since annualized premiums are \$4.2 million, annualized claims are \$3.0 million, and over 6,000 policies are in force. Second, rate increases were implemented in other states in 2011 and 2012 which were not implemented in Arkansas; therefore, lower loss ratios nationwide than in Arkansas is not a valid basis for denying a rate increase at this time in Arkansas.

While the average loss ratio over the last three full calendar years for Arkansas-only is 57%, this does not reflect the loss ratio increasing during this three year period such that the loss ratio in the last year was 77%, and the loss ratio of the first nine months of 2012 confirms that a loss ratio in the 70% to 80% range is an accurate picture of the current loss ratio of policies in Arkansas.

The sizeable decline in the Arkansas-only loss ratio from 2009 to 2010 shown above is not reflective of the underlying experience of this block of policies. The collected premiums and paid claims that underlie the incurred experience reflected in the above Arkansas-only loss ratios are:

Year	Arkansas-only Collected Premiums	Arkansas-only Paid Claims	Loss Ratio
2009	\$5,304,218	\$4,209,811	79%
2010	\$4,530,448	\$3,387,689	75%
2011	\$4,255,100	\$3,696,626	87%

So, the 2010 experience was only slightly better than 2009, and the 2011 experience continues significantly more adverse than either 2009 or 2010. I believe this is a more accurate picture of the situation.

Looking again at the incurred claims loss ratio of 77% in 2011 and the first nine months of 2012 indicating that the full-year 2012 loss ratio will be around 70%, the experience of this block of policies is quickly turning so unfavorable that a larger rate increase will be needed next year if the current 15% rate increase is not approved. We prefer to implement a smaller rate increase now rather than having no rate increase now and a 20% or 25% rate increase a year from now. We believe smaller, more frequent rate increases are preferable to large, less frequent rate increases because this allows policyholders to more easily adjust to the premium changes rather than terminating their policies and losing this coverage. We believe the Arkansas Department of Insurance certainly agrees with this.

Finally, I am providing an exhibit that displays how the 8% trend rate used in the original filing was developed. As you look at the enclosed exhibit, you can see that the trend rate would have been about 11% if it were not for the unusual zero result in the year 2009. As shown in the projection of Arkansas-only experience that was submitted with this filing, even just an 8% trend rate will result in the loss ratio approaching 100% in just three or four years if no rate increase is approved now. Again, we believe a 15% rate increase now is much preferable to no rate increase now and a larger rate increase next year.

Thank you for your reconsideration of this requested rate increase. If you have any questions about this letter, please call me at 1-502-560-3008.

Sincerely,



Stephen B Gwin, FSA, MAAA
Actuary – Accident & Health

TRANSAMERICA LIFE INSURANCE COMPANY
Home Office: Cedar Rapids, Iowa
Administrative Office: Little Rock, Arkansas
NAIC Company Code 86231

<u>Year</u>	<u>Total All Cancer Claims Paid</u>	<u>Average Number of All Cancer Policies In Force During Year</u>	<u>Average Claims Paid per Policy In Force</u>	<u>Trend Rate Experienced in Year</u>	<u>Trend Rate</u>
2007	\$47,252,663	126,785	\$372.70		
2008	\$45,811,291	109,467	\$418.49	12%	
2009	\$39,055,572	93,338	\$418.43	0%	Average
2010	\$36,986,751	79,782	\$463.60	11%	Last 4-yr
2011	\$35,708,661	70,155	\$509.00	10%	8%

SERFF Tracking #:

AEGL-128820421

State Tracking #:**Company Tracking #:**

State: Arkansas
TOI/Sub-TOI: H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only
Product Name: All closed blocks of cancer insurance
Project Name/Number: Rerate all closed blocks of cancer policies/CR1512

Filing Company: Transamerica Life Insurance Company

Superseded Schedule Items

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.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/19/2012	Replaced 01/24/2013	Rate	Rate sheets	01/14/2013	Arkansas_premis.pdf (Superceded)

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE	Current Rates	Proposed Rates	Proposed Rate Increase
			Unlimited policies 15%
			Limited policies 0%
POLICY FORM: EN4212			
DIRECT RATES WITHOUT IBR EN4817			
INDIVIDUAL	\$499.62	\$499.62	
FAMILY	\$749.52	\$749.52	
DIRECT RATES WITH IBR EN4817			
INDIVIDUAL	\$1,235.00	\$1,420.25	
FAMILY	\$1,643.87	\$1,890.45	
PAYROLL RATES WITH IBR EN4817			
INDIVIDUAL	\$1,152.10	\$1,324.92	
FAMILY	\$1,360.05	\$1,564.06	
POLICY FORM: EN4865			
DIRECT RATES WITHOUT IBR EN4817			
INDIVIDUAL	\$849.78	\$849.78	
FAMILY	\$1,258.66	\$1,258.66	
DIRECT RATES WITH IBR EN4817			
INDIVIDUAL	\$1,601.02	\$1,841.17	
FAMILY	\$2,138.73	\$2,459.54	
PAYROLL RATES WITH IBR EN4817			
INDIVIDUAL	\$1,254.54	\$1,442.72	
FAMILY	\$1,672.67	\$1,923.57	
POLICY FORM: EN4862			
DIRECT RATES AGE 65 & Over			
INDIVIDUAL	\$591.42	\$591.42	
FAMILY	\$908.82	\$908.82	
POLICY FORM: EN4833			
DIRECT RATES			
INDIVIDUAL	\$3,174.28	\$3,174.28	
FAMILY	\$4,240.38	\$4,240.38	
PAYROLL RATES			
INDIVIDUAL	\$1,989.85	\$1,989.85	
FAMILY	\$2,653.18	\$2,653.18	
POLICY FORM: ENCAN 1			
DIRECT RATES:			
INDIVIDUAL	\$897.31	\$897.31	
FAMILY	\$1,198.81	\$1,198.81	

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: ENCAN 2			
DIRECT RATES			
INDIVIDUAL	< 60	\$2,210.92	\$2,542.56
FAMILY	< 60	\$2,950.29	\$3,392.83
DIRECT RATES			
INDIVIDUAL	60-64	\$2,778.02	\$3,194.72
FAMILY	60-64	\$3,682.52	\$4,234.90
PAYROLL RATES			
INDIVIDUAL	All Ages	\$1,730.00	\$1,989.50
FAMILY	All Ages	\$2,304.28	\$2,649.92
RIDER FORM: ERC425			
DIRECT RATES			
INDIVIDUAL	< 60	\$1,105.46	\$1,271.28
FAMILY	< 60	\$1,708.45	\$1,964.72
DIRECT RATES			
INDIVIDUAL	60-64	\$1,577.89	\$1,814.57
FAMILY	60-64	\$2,321.49	\$2,669.71
PAYROLL RATES			
INDIVIDUAL	All Ages	\$1,105.46	\$1,271.28
FAMILY	All Ages	\$1,708.45	\$1,964.72
POLICY FORM: ENCAN 3			
DIRECT RATES			
INDIVIDUAL	< 60	\$3,704.06	\$4,259.67
INDIVIDUAL+CHILD	< 60	\$4,350.11	\$5,002.63
FAMILY	< 60	\$4,924.36	\$5,663.01
DIRECT RATES			
INDIVIDUAL	60-64	\$4,651.61	\$5,349.35
FAMILY	60-64	\$6,194.96	\$7,124.20
PAYROLL RATES			
INDIVIDUAL	All Ages	\$2,806.75	\$3,227.76
FAMILY	All Ages	\$3,747.12	\$4,309.19
RIDER FORM: ERC440			
DIRECT RATES			
INDIVIDUAL	< 60	\$1,447.11	\$1,664.18
INDIVIDUAL+CHILD	< 60	\$1,757.35	\$2,020.95
FAMILY	< 60	\$2,067.42	\$2,377.53
DIRECT RATES			
INDIVIDUAL	60-64	\$2,243.20	\$2,579.68
FAMILY	60-64	\$3,121.72	\$3,589.98
PAYROLL RATES			
INDIVIDUAL	All Ages	\$1,447.11	\$1,664.18
FAMILY	All Ages	\$2,067.42	\$2,377.53

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: EPCA0400			
DIRECT RATES			
INDIVIDUAL	Age 65	\$2,390.39	\$2,748.95
FAMILY	Age 65	\$3,869.15	\$4,449.52
INDIVIDUAL	Age 66	\$2,462.16	\$2,831.48
FAMILY	Age 66	\$3,955.28	\$4,548.57
INDIVIDUAL	Age 67	\$2,526.77	\$2,905.79
FAMILY	Age 67	\$4,034.21	\$4,639.34
INDIVIDUAL	Age 68	\$2,584.19	\$2,971.82
FAMILY	Age 68	\$4,106.04	\$4,721.95
INDIVIDUAL	Age 69	\$2,634.48	\$3,029.65
FAMILY	Age 69	\$4,170.65	\$4,796.25
INDIVIDUAL	Age 70	\$2,677.53	\$3,079.16
FAMILY	Age 70	\$4,228.06	\$4,862.27
INDIVIDUAL	Age 71	\$2,720.60	\$3,128.69
FAMILY	Age 71	\$4,271.10	\$4,911.77
INDIVIDUAL	Age 72	\$2,749.31	\$3,161.71
FAMILY	Age 72	\$4,307.02	\$4,953.07
INDIVIDUAL	Age 73	\$2,770.86	\$3,186.49
FAMILY	Age 73	\$4,342.92	\$4,994.36
INDIVIDUAL	Age 74	\$2,792.40	\$3,211.26
FAMILY	Age 74	\$4,364.43	\$5,019.09
INDIVIDUAL	Age 75	\$2,806.75	\$3,227.76
FAMILY	Age 75	\$4,385.99	\$5,043.89
INDIVIDUAL	Age 76	\$2,813.92	\$3,236.01
FAMILY	Age 76	\$4,400.38	\$5,060.44
INDIVIDUAL	Age 77	\$2,821.08	\$3,244.24
FAMILY	Age 77	\$4,414.71	\$5,076.92
INDIVIDUAL	Age 78 +	\$2,821.08	\$3,244.24
FAMILY	Age 78 +	\$4,429.05	\$5,093.41

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **15%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: EPC530AR			
CREDIT UNION RATES			
INDIVIDUAL	All Ages	\$1,579.23	\$1,816.11
INDIVIDUAL+CHILD	All Ages	\$1,923.78	\$2,212.35
FAMILY	All Ages	\$2,483.73	\$2,856.29
INDIVIDUAL	PER UNIT	\$236.89	\$272.42
INDIVIDUAL+CHILD	PER UNIT	\$279.97	\$321.97
FAMILY	PER UNIT	\$337.39	\$388.00
DIRECT RATES			
INDIVIDUAL	18-59	\$1,521.79	\$1,750.06
INDIVIDUAL+CHILD	18-59	\$1,837.69	\$2,113.34
FAMILY	18-59	\$2,411.92	\$2,773.71
INDIVIDUAL	PER UNIT	\$229.72	\$264.18
INDIVIDUAL+CHILD	PER UNIT	\$265.60	\$305.44
FAMILY	PER UNIT	\$330.23	\$379.76
INDIVIDUAL	60-64	\$1,816.11	\$2,088.53
INDIVIDUAL+CHILD	60-64	\$2,210.92	\$2,542.56
FAMILY	60-64	\$2,856.98	\$3,285.53
INDIVIDUAL	PER UNIT	\$272.78	\$313.70
INDIVIDUAL+CHILD	PER UNIT	\$351.75	\$404.51
FAMILY	PER UNIT	\$387.61	\$445.75
PAYROLL RATES			
INDIVIDUAL	All Ages	\$1,292.12	\$1,485.94
INDIVIDUAL+CHILD	All Ages	\$1,550.51	\$1,783.09
FAMILY	All Ages	\$2,038.66	\$2,344.46
INDIVIDUAL	PER UNIT	\$193.83	\$222.90
INDIVIDUAL+CHILD	PER UNIT	\$229.72	\$264.18
FAMILY	PER UNIT	\$279.97	\$321.97
POLICY FORM: EPC540AR			
DIRECT RATES - FEMALE			
INDIVIDUAL	+ 60	\$2,440.65	\$2,806.75
FAMILY	+ 60	\$5,024.84	\$5,778.57
DIRECT RATES - MALE			
INDIVIDUAL	+ 60	\$3,302.04	\$3,797.35
FAMILY	+ 60	\$5,024.84	\$5,778.57

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **15%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: EN3432			
DIRECT RATES			
INDIVIDUAL	<50	\$717.83	\$717.83
FAMILY	<50	\$837.50	\$837.50
DIRECT RATES			
INDIVIDUAL	51 & Over	\$823.43	\$823.43
FAMILY	51 & Over	\$1,189.29	\$1,189.29
ASSOCIATION RATES			
INDIVIDUAL	All Ages	\$840.26	\$840.26
FAMILY	All Ages	\$1,213.58	\$1,213.58
PAYROLL RATES			
INDIVIDUAL	All Ages	\$610.44	\$610.44
FAMILY	All Ages	\$840.26	\$840.26

POLICY FORM: EN4149			
DIRECT RATES			
INDIVIDUAL		\$823.43	\$823.43
FAMILY		\$1,189.29	\$1,189.29
PAYROLL RATES			
INDIVIDUAL		\$840.26	\$840.26
FAMILY		\$1,213.58	\$1,213.58

POLICY FORM: EN4151			
DIRECT RATES			
INDIVIDUAL	< 50	\$717.83	\$717.83
FAMILY	< 50	\$837.50	\$837.50
DIRECT RATES			
INDIVIDUAL	51 & Over	\$823.43	\$823.43
FAMILY	51 & Over	\$1,189.29	\$1,189.29
PAYROLL RATES			
INDIVIDUAL	All Ages	\$840.26	\$840.26
FAMILY	All Ages	\$1,213.58	\$1,213.58

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **15%**
 Limited policies **0%**

	Current Rates	Proposed Rates	Current Rates	Proposed Rates
	Riders on Unlimited Policies		Riders on Limited Policies	
RIDER ERE620 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$325.96	\$374.85	\$325.96	\$325.96
INDIVIDUAL - Two units	\$463.87	\$533.45	\$463.87	\$463.87
INDIVIDUAL - Three units	\$601.82	\$692.09	\$601.82	\$601.82
INDIVIDUAL - Four units	\$739.67	\$850.62	\$739.67	\$739.67
INDIVIDUAL - Five units	\$877.60	\$1,009.24	\$877.60	\$877.60
INDIVIDUAL - Six units	\$1,015.53	\$1,167.86	\$1,015.53	\$1,015.53
INDIVIDUAL - Seven units	\$1,153.27	\$1,326.26	\$1,153.27	\$1,153.27
INDIVIDUAL - Eight units	\$1,291.49	\$1,485.21	\$1,291.49	\$1,291.49
FAMILY - One unit	\$476.42	\$547.88	\$476.42	\$476.42
FAMILY - Two units	\$764.78	\$879.50	\$764.78	\$764.78
FAMILY - Three units	\$1,053.17	\$1,211.15	\$1,053.17	\$1,053.17
FAMILY - Four units	\$1,341.57	\$1,542.81	\$1,341.57	\$1,341.57
FAMILY - Five units	\$1,629.85	\$1,874.33	\$1,629.85	\$1,629.85
FAMILY - Six units	\$1,918.25	\$2,205.99	\$1,918.25	\$1,918.25
FAMILY - Seven units	\$2,206.58	\$2,537.57	\$2,206.58	\$2,206.58
FAMILY - Eight units	\$2,495.08	\$2,869.34	\$2,495.08	\$2,495.08
SINGLE PARENT FAMILY - One unit	\$401.22	\$461.40	\$401.22	\$401.22
SINGLE PARENT FAMILY - Two units	\$614.37	\$706.53	\$614.37	\$614.37
SINGLE PARENT FAMILY - Three units	\$827.44	\$951.56	\$827.44	\$827.44
SINGLE PARENT FAMILY - Four units	\$1,040.59	\$1,196.68	\$1,040.59	\$1,040.59
SINGLE PARENT FAMILY - Five units	\$1,253.82	\$1,441.89	\$1,253.82	\$1,253.82
SINGLE PARENT FAMILY - Six units	\$1,466.88	\$1,686.91	\$1,466.88	\$1,466.88
SINGLE PARENT FAMILY - Seven units	\$1,679.85	\$1,931.83	\$1,679.85	\$1,679.85
SINGLE PARENT FAMILY - Eight units	\$1,893.10	\$2,177.07	\$1,893.10	\$1,893.10
POLICY FORM: CZ 1 877				
INDIVIDUAL	\$418.98		\$418.98	
FAMILY	\$568.61		\$568.61	
POLICY FORM: CC 1 1177				
INDIVIDUAL	\$907.78		\$907.78	
FAMILY	\$2,374.18		\$2,374.18	
POLICY FORM: C1 877				
INDIVIDUAL	\$718.24		\$718.24	
FAMILY	\$1,077.36		\$1,077.36	
POLICY FORM: CC31 482				
INDIVIDUAL	\$837.94		\$837.94	
FAMILY	\$1,316.77		\$1,316.77	

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: C38 1 982		
Plan A - \$200.00 Benefit		
INDIVIDUAL	\$957.66	\$957.66
FAMILY	\$1,436.47	\$1,436.47
Plan A - PAYROLL		
INDIVIDUAL	\$837.94	\$837.94
FAMILY	\$1,197.07	\$1,197.07
Plan B - \$150.00 Benefit		
INDIVIDUAL	\$718.24	\$718.24
FAMILY	\$1,077.36	\$1,077.36
Plan B - PAYROLL		
INDIVIDUAL	\$623.47	\$623.47
FAMILY	\$837.94	\$837.94
POLICY FORM: SD1 581		
INDIVIDUAL	\$837.94	\$837.94
FAMILY	\$1,436.47	\$1,436.47
POLICY FORM: SD5 1 485		
DIRECT RATES		
INDIVIDUAL	\$1,442.47	\$1,658.84
Room Benefit: Per Unit	\$209.48	\$240.90
SINGLE PARENT	\$1,795.60	\$2,064.94
Room Benefit: Per Unit	\$269.33	\$309.73
FAMILY	\$2,130.78	\$2,450.40
Room Benefit: Per Unit	\$323.21	\$371.69
PAYROLL RATES:		
INDIVIDUAL	\$1,334.74	\$1,534.95
Room Benefit: Per Unit	\$191.53	\$220.26
SINGLE PARENT	\$1,675.90	\$1,927.29
Room Benefit: Per Unit	\$239.41	\$275.32
FAMILY	\$1,987.13	\$2,285.20
Room Benefit: Per Unit	\$287.30	\$330.40

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

	<u>Curent Rates</u>	<u>Proposed Rates</u>
POLICY FORM: CSD1 178		
INDIVIDUAL	\$981.59	\$1,128.83
Room Benefit: Per Unit	\$143.65	\$165.20
SINGLE PARENT	\$1,232.99	\$1,417.94
Room Benefit: Per Unit	\$179.56	\$206.49
FAMILY	\$1,460.42	\$1,679.48
Room Benefit: Per Unit	\$215.48	\$247.80
POLICY FORM: PPC400		
AGE-BANDED RATES WERE PRIOR TO 1992.		
INDIVIDUAL-FEMALE:		
60 - 64	\$1,663.92	\$1,913.51
65 - 69	\$1,735.75	\$1,996.11
70 - 74	\$1,807.57	\$2,078.71
75 -100	\$1,879.40	\$2,161.31
FAMILY-FEMALE:		
60 - 64	\$3,351.79	\$3,854.56
65 - 69	\$3,710.90	\$4,267.54
70 - 74	\$4,070.03	\$4,680.53
75 -100	\$4,429.15	\$5,093.52
INDIVIDUAL-MALE:		
60 - 64	\$2,106.83	\$2,422.85
65 - 69	\$2,346.25	\$2,698.19
70 - 74	\$2,585.66	\$2,973.51
75 -100	\$2,825.08	\$3,248.84
FAMILY-MALE:		
60 - 64	\$3,351.79	\$3,854.56
65 - 69	\$3,710.90	\$4,267.54
70 - 74	\$4,070.03	\$4,680.53
75 -100	\$4,429.15	\$5,093.52
AFTER 1992:		
INDIVIDUAL-FEMALE	\$2,035.02	\$2,340.27
FAMILY-FEMALE	\$4,189.73	\$4,818.19
INDIVIDUAL-MALE	\$2,753.26	\$3,166.25
FAMILY-MALE	\$4,189.73	\$4,818.19

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: PPC530		
CREDIT UNION RATES:		
INDIVIDUAL	\$1,316.77	\$1,514.29
Room Benefit: Per Unit	\$197.52	\$227.15
SINGLE PARENT	\$1,604.07	\$1,844.68
Room Benefit: Per Unit	\$233.43	\$268.44
FAMILY	\$2,070.93	\$2,381.57
Room Benefit: Per Unit	\$281.31	\$323.51
DIRECT RATES - 18-59		
INDIVIDUAL	\$1,268.89	\$1,459.22
Room Benefit: Per Unit	\$191.53	\$220.26
SINGLE PARENT	\$1,532.25	\$1,762.09
Room Benefit: Per Unit	\$221.46	\$254.68
FAMILY	\$2,012.08	\$2,313.89
Room Benefit: Per Unit	\$275.33	\$316.63
DIRECT RATES - 60-64		
INDIVIDUAL	\$1,514.29	\$1,741.43
Room Benefit: Per Unit	\$227.45	\$261.57
SINGLE PARENT	\$1,843.48	\$2,120.00
Room Benefit: Per Unit	\$293.28	\$337.27
FAMILY	\$2,382.16	\$2,739.48
Room Benefit: Per Unit	\$323.21	\$371.69
PAYROLL RATES:		
INDIVIDUAL	\$1,077.36	\$1,238.96
Room Benefit: Per Unit	\$161.60	\$185.84
SINGLE PARENT	\$1,292.84	\$1,486.77
Room Benefit: Per Unit	\$191.53	\$220.26
FAMILY	\$1,699.84	\$1,954.82
Room Benefit: Per Unit	\$233.43	\$268.44

ACTUARIAL MEMORANDUM - ARKANSAS
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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **15%**
 Limited policies **0%**

	Current Rates	Proposed Rates	Current Rates	Proposed Rates
	Riders on Unlimited Policies		Riders on Limited Policies	
RIDER R15-85 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$105.74	\$121.60	\$105.74	\$105.74
INDIVIDUAL - Two units	\$211.43	\$243.14	\$211.43	\$211.43
INDIVIDUAL - Three units	\$317.14	\$364.71	\$317.14	\$317.14
INDIVIDUAL - Four units	\$422.88	\$486.31	\$422.88	\$422.88
INDIVIDUAL - Five units	\$528.58	\$607.87	\$528.58	\$528.58
INDIVIDUAL - Six units	\$634.30	\$729.45	\$634.30	\$634.30
FAMILY - One unit	\$211.43	\$243.14	\$211.43	\$211.43
FAMILY - Two units	\$422.88	\$486.31	\$422.88	\$422.88
FAMILY - Three units	\$634.30	\$729.45	\$634.30	\$634.30
FAMILY - Four units	\$845.72	\$972.58	\$845.72	\$845.72
FAMILY - Five units	\$1,057.15	\$1,215.72	\$1,057.15	\$1,057.15
FAMILY - Six units	\$1,268.57	\$1,458.86	\$1,268.57	\$1,268.57
SINGLE PARENT FAMILY - One unit	\$169.12	\$194.49	\$169.12	\$169.12
SINGLE PARENT FAMILY - Two units	\$338.29	\$389.03	\$338.29	\$338.29
SINGLE PARENT FAMILY - Three units	\$507.43	\$583.54	\$507.43	\$507.43
SINGLE PARENT FAMILY - Four units	\$676.61	\$778.10	\$676.61	\$676.61
SINGLE PARENT FAMILY - Five units	\$845.72	\$972.58	\$845.72	\$845.72
SINGLE PARENT FAMILY - Six units	\$1,014.83	\$1,167.05	\$1,014.83	\$1,014.83
RIDER PRE620 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$222.95	\$256.39	\$222.95	\$222.95
INDIVIDUAL - Two units	\$317.32	\$364.92	\$317.32	\$317.32
INDIVIDUAL - Three units	\$411.67	\$473.42	\$411.67	\$411.67
INDIVIDUAL - Four units	\$506.00	\$581.90	\$506.00	\$506.00
INDIVIDUAL - Five units	\$600.38	\$690.44	\$600.38	\$600.38
INDIVIDUAL - Six units	\$694.68	\$798.88	\$694.68	\$694.68
FAMILY - One unit	\$325.90	\$374.79	\$325.90	\$325.90
FAMILY - Two units	\$523.15	\$601.62	\$523.15	\$523.15
FAMILY - Three units	\$720.38	\$828.44	\$720.38	\$720.38
FAMILY - Four units	\$917.67	\$1,055.32	\$917.67	\$917.67
FAMILY - Five units	\$1,114.91	\$1,282.15	\$1,114.91	\$1,114.91
FAMILY - Six units	\$1,312.13	\$1,508.95	\$1,312.13	\$1,312.13
SINGLE PARENT FAMILY - One unit	\$274.42	\$315.58	\$274.42	\$274.42
SINGLE PARENT FAMILY - Two units	\$420.26	\$483.30	\$420.26	\$420.26
SINGLE PARENT FAMILY - Three units	\$566.05	\$650.96	\$566.05	\$566.05
SINGLE PARENT FAMILY - Four units	\$711.84	\$818.62	\$711.84	\$711.84
SINGLE PARENT FAMILY - Five units	\$857.62	\$986.26	\$857.62	\$857.62
SINGLE PARENT FAMILY - Six units	\$1,003.44	\$1,153.96	\$1,003.44	\$1,003.44
RIDER PRC533 - Specified Disease Rider				
INDIVIDUAL - One unit	\$154.39	\$177.55	\$154.39	\$154.39
INDIVIDUAL - Two units	\$197.26	\$226.85	\$197.26	\$197.26
INDIVIDUAL - Three units	\$240.14	\$276.16	\$240.14	\$240.14
FAMILY - One unit	\$257.27	\$295.86	\$257.27	\$257.27
FAMILY - Two units	\$334.50	\$384.68	\$334.50	\$334.50
FAMILY - Three units	\$411.67	\$473.42	\$411.67	\$411.67
SINGLE PARENT FAMILY - One unit	\$222.95	\$256.39	\$222.95	\$222.95
SINGLE PARENT FAMILY - Two units	\$283.02	\$325.47	\$283.02	\$283.02
SINGLE PARENT FAMILY - Three units	\$343.06	\$394.52	\$343.06	\$343.06

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Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

ANNUAL PREMIUM RATE SCHEDULE

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: NPCA0200			
DIRECT RATES - INDIVIDUAL	< 60	\$185.56	\$213.39
DIRECT RATES - FAMILY	< 60	\$247.42	\$284.53
DIRECT RATES - INDIVIDUAL	60-64	\$233.22	\$268.20
DIRECT RATES - FAMILY	60-64	\$309.27	\$355.66
PAYROLL RATES - INDIVIDUAL	All Ages	\$145.00	\$166.75
PAYROLL RATES - FAMILY	All Ages	\$193.67	\$222.72
POLICY FORM: NPCA0300			
DIRECT RATES - INDIVIDUAL	< 60	\$377.72	\$434.38
DIRECT RATES - INDIVIDUAL + CHILD	< 60	\$430.44	\$495.01
DIRECT RATES - FAMILY	< 60	\$503.20	\$578.68
DIRECT RATES - INDIVIDUAL	60-64	\$455.79	\$524.16
DIRECT RATES - FAMILY	60-64	\$606.63	\$697.62
PAYROLL RATES - INDIVIDUAL	All Ages	\$305.72	\$351.58
PAYROLL RATES - FAMILY	All Ages	\$382.79	\$440.21
POLICY FORM: NPCA0400			
INDIVIDUAL	Age 65	\$337.66	\$388.31
FAMILY	Age 65	\$546.55	\$628.53
INDIVIDUAL	Age 66	\$347.80	\$399.97
FAMILY	Age 66	\$558.71	\$642.52
INDIVIDUAL	Age 67	\$356.93	\$410.47
FAMILY	Age 67	\$569.87	\$655.35
INDIVIDUAL	Age 68	\$365.04	\$419.80
FAMILY	Age 68	\$580.01	\$667.01
INDIVIDUAL	Age 69	\$372.14	\$427.96
FAMILY	Age 69	\$589.13	\$677.50
INDIVIDUAL	Age 70	\$378.22	\$434.95
FAMILY	Age 70	\$597.25	\$686.84
INDIVIDUAL	Age 71	\$384.31	\$441.96
FAMILY	Age 71	\$603.33	\$693.83
INDIVIDUAL	Age 72	\$388.36	\$446.61
FAMILY	Age 72	\$608.40	\$699.66
INDIVIDUAL	Age 73	\$391.40	\$450.11
FAMILY	Age 73	\$613.47	\$705.49
INDIVIDUAL	Age 74	\$394.45	\$453.62
FAMILY	Age 74	\$616.51	\$708.99
INDIVIDUAL	Age 75	\$396.47	\$455.94
FAMILY	Age 75	\$619.55	\$712.48
INDIVIDUAL	Age 76	\$397.49	\$457.11
FAMILY	Age 76	\$621.58	\$714.82
INDIVIDUAL	Age 77	\$398.50	\$458.28
FAMILY	Age 77	\$623.61	\$717.15
INDIVIDUAL	Age 78 +	\$398.50	\$458.28
FAMILY	Age 78 +	\$625.64	\$719.49

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: C5 1 985		
DIRECT CU/ASSN GROUP RATES:		
INDIVIDUAL	\$1,122.53	\$1,290.91
FAMILY	\$1,768.04	\$2,033.25
SINGLE PARENT FAMILY	\$1,361.10	\$1,565.27
PER BENEFIT UNIT:		
INDIVIDUAL	\$168.38	\$193.64
FAMILY	\$238.58	\$274.37
SINGLE PARENT FAMILY	\$196.48	\$225.95
DIRECT RATES:		
INDIVIDUAL	\$1,081.72	\$1,243.98
FAMILY	\$1,703.36	\$1,958.86
SINGLE PARENT FAMILY	\$1,305.51	\$1,501.34
PER BENEFIT UNIT:		
INDIVIDUAL	\$163.28	\$187.77
FAMILY	\$238.62	\$274.41
SINGLE PARENT FAMILY	\$188.40	\$216.66
DIRECT/ACH AGE-BANDED RATES:		
INDIVIDUAL	20-41 \$693.94	\$798.03
FAMILY	20-41 \$1,081.72	\$1,243.98
SINGLE PARENT FAMILY	20-41 \$836.79	\$962.31
INDIVIDUAL	42-64 \$1,064.35	\$1,224.00
FAMILY	42-64 \$1,655.63	\$1,903.97
SINGLE PARENT FAMILY	42-64 \$1,282.70	\$1,475.11
PER BENEFIT UNIT:		
INDIVIDUAL	All Ages \$102.04	\$117.35
FAMILY	All Ages \$153.14	\$176.11
SINGLE PARENT FAMILY	All Ages \$122.43	\$140.79
PAYROLL RATES:		
INDIVIDUAL	\$755.16	\$868.43
FAMILY	\$1,183.76	\$1,361.32
SINGLE PARENT FAMILY	\$908.25	\$1,044.49
PER BENEFIT UNIT:		
INDIVIDUAL	\$112.26	\$129.10
FAMILY	\$163.28	\$187.77
SINGLE PARENT FAMILY	\$132.67	\$152.57

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ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **15%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: BPC400			
FEMALE 60+ 1992 & Prior:			
INDIVIDUAL	60-64	\$1,050.71	\$1,208.32
FAMILY	60-64	\$2,116.54	\$2,434.02
INDIVIDUAL	65-69	\$1,096.08	\$1,260.49
FAMILY	65-69	\$2,343.31	\$2,694.81
INDIVIDUAL	70-74	\$1,141.43	\$1,312.64
FAMILY	70-74	\$2,570.10	\$2,955.62
INDIVIDUAL	75-100	\$1,186.78	\$1,364.80
FAMILY	75-100	\$2,796.86	\$3,216.39
FEMALE 60+ After 1992:			
INDIVIDUAL	All Ages	\$1,285.06	\$1,477.82
FAMILY	All Ages	\$2,645.68	\$3,042.53
MALE 60+ 1992 & Prior:			
INDIVIDUAL	60-64	\$1,330.38	\$1,529.94
FAMILY	60-64	\$2,116.54	\$2,434.02
INDIVIDUAL	65-69	\$1,481.57	\$1,703.81
FAMILY	65-69	\$2,343.31	\$2,694.81
INDIVIDUAL	70-74	\$1,632.77	\$1,877.69
FAMILY	70-74	\$2,570.10	\$2,955.62
INDIVIDUAL	75-100	\$1,783.94	\$2,051.53
FAMILY	75-100	\$2,796.86	\$3,216.39
MALE 60+ After 1992:			
INDIVIDUAL	All Ages	\$1,738.59	\$1,999.38
FAMILY	All Ages	\$2,645.68	\$3,042.53

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: BPC 510			
CREDIT UNION RATES:			
INDIVIDUAL		\$956.22	\$1,099.65
FAMILY		\$1,503.92	\$1,729.51
SINGLE PARENT FAMILY		\$1,164.86	\$1,339.59
PER BENEFIT UNIT:			
INDIVIDUAL		\$143.42	\$164.93
FAMILY		\$204.33	\$234.98
SINGLE PARENT FAMILY		\$169.51	\$194.94
AGE-BANDED DIRECT RATES:			
INDIVIDUAL	18-59	\$921.46	\$1,059.68
FAMILY	18-59	\$1,460.39	\$1,679.45
SINGLE PARENT FAMILY	18-59	\$1,112.68	\$1,279.58
PER BENEFIT UNIT:			
INDIVIDUAL	18-59	\$139.10	\$159.97
FAMILY	18-59	\$219.92	\$252.91
SINGLE PARENT FAMILY	18-59	\$160.79	\$184.91
INDIVIDUAL	60-64	\$1,099.64	\$1,264.59
FAMILY	60-64	\$1,729.93	\$1,989.42
SINGLE PARENT FAMILY	60-64	\$1,338.70	\$1,539.51
PER BENEFIT UNIT:			
INDIVIDUAL	60-64	\$165.17	\$189.95
FAMILY	60-64	\$234.73	\$269.94
SINGLE PARENT FAMILY	60-64	\$191.24	\$219.93
PAYROLL RATES:			
INDIVIDUAL	All Ages	\$782.36	\$899.71
FAMILY	All Ages	\$1,234.44	\$1,419.61
SINGLE PARENT FAMILY	All Ages	\$938.82	\$1,079.64
PER BENEFIT UNIT:			
INDIVIDUAL	All Ages	\$117.36	\$134.96
FAMILY	All Ages	\$169.51	\$194.94
SINGLE PARENT FAMILY	All Ages	\$139.10	\$159.97

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: BPC 530			
CREDIT UNION RATES:			
INDIVIDUAL	All Ages	\$665.19	\$764.97
FAMILY	All Ages	\$1,046.18	\$1,203.11
SINGLE PARENT FAMILY	All Ages	\$810.34	\$931.89
PER BENEFIT UNIT:			
INDIVIDUAL	All Ages	\$99.79	\$114.76
FAMILY	All Ages	\$142.12	\$163.44
SINGLE PARENT FAMILY	All Ages	\$117.94	\$135.63
DIRECT RATES - AGE-BANDED:			
INDIVIDUAL	18-59	\$641.02	\$737.17
FAMILY	18-59	\$1,015.93	\$1,168.32
SINGLE PARENT FAMILY	18-59	\$774.04	\$890.15
PER BENEFIT UNIT:			
INDIVIDUAL	18-59	\$96.74	\$111.25
FAMILY	18-59	\$139.08	\$159.94
SINGLE PARENT FAMILY	18-59	\$111.90	\$128.69
INDIVIDUAL	60-64	\$764.98	\$879.73
FAMILY	60-64	\$1,203.39	\$1,383.90
SINGLE PARENT FAMILY	60-64	\$931.28	\$1,070.97
PER BENEFIT UNIT:			
INDIVIDUAL	60-64	\$114.90	\$132.14
FAMILY	60-64	\$163.29	\$187.78
SINGLE PARENT FAMILY	60-64	\$148.18	\$170.41
PAYROLL RATES:			
INDIVIDUAL	All Ages	\$544.26	\$625.90
FAMILY	All Ages	\$858.72	\$987.53
SINGLE PARENT FAMILY	All Ages	\$653.10	\$751.07
PER BENEFIT UNIT:			
INDIVIDUAL	All Ages	\$81.63	\$93.87
FAMILY	All Ages	\$117.94	\$135.63
SINGLE PARENT FAMILY	All Ages	\$96.74	\$111.25

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: LPC400			
FEMALE 60+ 1992 & Prior:			
INDIVIDUAL	60-64	\$469.07	\$539.43
FAMILY	60-64	\$944.88	\$1,086.61
INDIVIDUAL	65-69	\$489.32	\$562.72
FAMILY	65-69	\$1,046.12	\$1,203.04
INDIVIDUAL	70-74	\$509.57	\$586.01
FAMILY	70-74	\$1,147.37	\$1,319.48
INDIVIDUAL	75-100	\$529.82	\$609.29
FAMILY	75-100	\$1,248.60	\$1,435.89
FEMALE 60+ After 1992:			
INDIVIDUAL	All Ages	\$573.68	\$659.73
FAMILY	All Ages	\$1,181.11	\$1,358.28
MALE 60+ 1992 & Prior:			
INDIVIDUAL	60-64	\$593.93	\$683.02
FAMILY	60-64	\$944.88	\$1,086.61
INDIVIDUAL	65-69	\$661.43	\$760.64
FAMILY	65-69	\$1,046.12	\$1,203.04
INDIVIDUAL	70-74	\$728.92	\$838.26
FAMILY	70-74	\$1,147.37	\$1,319.48
INDIVIDUAL	75-100	\$796.40	\$915.86
FAMILY	75-100	\$1,248.60	\$1,435.89
MALE 60+ After 1992:			
INDIVIDUAL	All Ages	\$776.15	\$892.57
FAMILY	All Ages	\$1,181.11	\$1,358.28

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: LPC 510		
CREDIT UNION RATES:		
INDIVIDUAL	\$371.20	\$426.88
FAMILY	\$583.80	\$671.37
SINGLE PARENT FAMILY	\$452.20	\$520.03
PER BENEFIT UNIT:		
INDIVIDUAL	\$55.68	\$64.03
FAMILY	\$79.31	\$91.21
SINGLE PARENT FAMILY	\$65.82	\$75.69
AGE-BANDED DIRECT RATES:		
INDIVIDUAL 18-59	\$357.71	\$411.37
FAMILY 18-59	\$566.92	\$651.96
SINGLE PARENT FAMILY 18-59	\$431.94	\$496.73
PER BENEFIT UNIT:		
INDIVIDUAL 18-59	\$54.00	\$62.10
FAMILY 18-59	\$85.38	\$98.19
SINGLE PARENT FAMILY 18-59	\$62.44	\$71.81
INDIVIDUAL 60-64	\$426.88	\$490.91
FAMILY 60-64	\$671.54	\$772.27
SINGLE PARENT FAMILY 60-64	\$519.68	\$597.63
PER BENEFIT UNIT:		
INDIVIDUAL 60-64	\$64.12	\$73.74
FAMILY 60-64	\$91.12	\$104.79
SINGLE PARENT FAMILY 60-64	\$74.25	\$85.39
PAYROLL RATES:		
INDIVIDUAL All Ages	\$303.72	\$349.28
FAMILY All Ages	\$479.19	\$551.07
SINGLE PARENT FAMILY All Ages	\$364.45	\$419.12
PER BENEFIT UNIT:		
INDIVIDUAL All Ages	\$45.56	\$52.39
FAMILY All Ages	\$65.82	\$75.69
SINGLE PARENT FAMILY All Ages	\$54.00	\$62.10

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

		<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: LPC 530			
CREDIT UNION RATES:			
INDIVIDUAL	All Ages	\$371.20	\$426.88
FAMILY	All Ages	\$583.80	\$671.37
SINGLE PARENT FAMILY	All Ages	\$452.20	\$520.03
PER BENEFIT UNIT:			
INDIVIDUAL	All Ages	\$55.68	\$64.03
FAMILY	All Ages	\$79.31	\$91.21
SINGLE PARENT FAMILY	All Ages	\$65.82	\$75.69
DIRECT RATES - AGE-BANDED:			
INDIVIDUAL	18-59	\$357.71	\$411.37
FAMILY	18-59	\$566.92	\$651.96
SINGLE PARENT FAMILY	18-59	\$431.94	\$496.73
PER BENEFIT UNIT:			
INDIVIDUAL	18-59	\$54.00	\$62.10
FAMILY	18-59	\$77.61	\$89.25
SINGLE PARENT FAMILY	18-59	\$62.44	\$71.81
INDIVIDUAL	60-64	\$426.88	\$490.91
FAMILY	60-64	\$671.54	\$772.27
SINGLE PARENT FAMILY	60-64	\$519.68	\$597.63
PER BENEFIT UNIT:			
INDIVIDUAL	60-64	\$64.12	\$73.74
FAMILY	60-64	\$91.12	\$104.79
SINGLE PARENT FAMILY	60-64	\$82.69	\$95.09
PAYROLL RATES:			
INDIVIDUAL	All Ages	\$303.72	\$349.28
FAMILY	All Ages	\$479.19	\$551.07
SINGLE PARENT FAMILY	All Ages	\$364.45	\$419.12
PER BENEFIT UNIT:			
INDIVIDUAL	All Ages	\$45.56	\$52.39
FAMILY	All Ages	\$65.82	\$75.69
SINGLE PARENT FAMILY	All Ages	\$54.00	\$62.10

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>
POLICY FORM: H 311 71		
DIRECT RATES - \$60,000 BENEFIT		
INDIVIDUAL	\$612.92	\$612.92
FAMILY	\$1,085.76	\$1,085.76
PAYROLL RATES - \$60,000 BENEFIT		
INDIVIDUAL	\$437.79	\$437.79
FAMILY	\$858.07	\$858.07
DIRECT RATES - \$66,000 BENEFIT		
INDIVIDUAL	\$700.49	\$700.49
FAMILY	\$1,190.82	\$1,190.82
POLICY FORM: CC2 279		
DIRECT RATES:		
Plan A		
INDIVIDUAL	\$705.50	\$705.50
FAMILY	\$1,007.88	\$1,007.88
Plan B		
INDIVIDUAL	\$907.10	\$907.10
FAMILY	\$1,310.25	\$1,310.25
PAYROLL RATES:		
Plan A		
INDIVIDUAL	\$806.31	\$806.31
FAMILY	\$1,209.45	\$1,209.45
Plan B		
INDIVIDUAL	\$1,048.20	\$1,048.20
FAMILY	\$1,572.28	\$1,572.28
POLICY FORM: CDD 311 75		
INDIVIDUAL	\$466.15	\$466.15
FAMILY	\$1,006.62	\$1,006.62
POLICY FORM: CTT 1 1177		
INDIVIDUAL	\$367.74	\$367.74
FAMILY	\$598.91	\$598.91
POLICY FORM: CC 1 1177		
INDIVIDUAL	\$573.24	\$573.24
FAMILY	\$1,040.63	\$1,040.63

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
	<u>Riders on Unlimited Policies</u>		<u>Riders on Limited Policies</u>	
RIDER SDR1985 - Specified Disease Rider				
Direct Rates				
INDIVIDUAL - One unit	\$164.77	\$189.49	\$164.77	\$164.77
INDIVIDUAL - Two units	\$210.53	\$242.11	\$210.53	\$210.53
INDIVIDUAL - Three units	\$256.27	\$294.71	\$256.27	\$256.27
FAMILY - One unit	\$274.60	\$315.79	\$274.60	\$274.60
FAMILY - Two units	\$357.02	\$410.57	\$357.02	\$357.02
FAMILY - Three units	\$439.35	\$505.25	\$439.35	\$439.35
SINGLE PARENT FAMILY - One unit	\$238.00	\$273.70	\$238.00	\$238.00
SINGLE PARENT FAMILY - Two units	\$301.98	\$347.28	\$301.98	\$301.98
SINGLE PARENT FAMILY - Three units	\$366.14	\$421.06	\$366.14	\$366.14
Payroll Rates				
INDIVIDUAL - One unit	\$137.34	\$157.94	\$137.34	\$137.34
INDIVIDUAL - Two units	\$173.98	\$200.08	\$173.98	\$173.98
INDIVIDUAL - Three units	\$210.60	\$242.19	\$210.60	\$210.60
FAMILY - One unit	\$228.86	\$263.19	\$228.86	\$228.86
FAMILY - Two units	\$292.90	\$336.84	\$292.90	\$292.90
FAMILY - Three units	\$356.99	\$410.54	\$356.99	\$356.99
SINGLE PARENT FAMILY - One unit	\$201.38	\$231.59	\$201.38	\$201.38
SINGLE PARENT FAMILY - Two units	\$256.35	\$294.80	\$256.35	\$256.35
SINGLE PARENT FAMILY - Three units	\$311.23	\$357.91	\$311.23	\$311.23
RIDER BRC511 - Specified Disease Rider				
INDIVIDUAL - One unit	\$140.34	\$161.39	\$140.34	\$140.34
INDIVIDUAL - Two units	\$179.38	\$206.29	\$179.38	\$179.38
INDIVIDUAL - Three units	\$218.32	\$251.07	\$218.32	\$218.32
FAMILY - One unit	\$233.92	\$269.01	\$233.92	\$233.92
FAMILY - Two units	\$304.10	\$349.72	\$304.10	\$304.10
FAMILY - Three units	\$374.25	\$430.39	\$374.25	\$374.25
SINGLE PARENT FAMILY - One unit	\$202.74	\$233.15	\$202.74	\$202.74
SINGLE PARENT FAMILY - Two units	\$257.29	\$295.88	\$257.29	\$257.29
SINGLE PARENT FAMILY - Three units	\$311.88	\$358.66	\$311.88	\$311.88
RIDER BRC512 - Specified Disease Rider				
INDIVIDUAL - One unit	\$189.95	\$218.44	\$189.95	\$189.95
INDIVIDUAL - Two units	\$261.15	\$300.32	\$261.15	\$261.15
INDIVIDUAL - Three units	\$332.34	\$382.19	\$332.34	\$332.34
FAMILY - One unit	\$284.92	\$327.66	\$284.92	\$284.92
FAMILY - Two units	\$395.74	\$455.10	\$395.74	\$395.74
FAMILY - Three units	\$506.46	\$582.43	\$506.46	\$506.46
SINGLE PARENT FAMILY - One unit	\$229.53	\$263.96	\$229.53	\$229.53
SINGLE PARENT FAMILY - Two units	\$316.56	\$364.04	\$316.56	\$316.56
SINGLE PARENT FAMILY - Three units	\$403.72	\$464.28	\$403.72	\$403.72
RIDER BRC516 - Initial Diagnosis Rider				
INDIVIDUAL	\$292.40	\$336.26	\$292.40	\$292.40
FAMILY	\$428.88	\$493.21	\$428.88	\$428.88
SINGLE PARENT FAMILY	\$331.40	\$381.11	\$331.40	\$331.40
RIDER BRC532 - Initial Diagnosis Rider				
INDIVIDUAL	\$169.51	\$194.94	\$169.51	\$169.51
FAMILY	\$339.02	\$389.87	\$339.02	\$339.02
SINGLE PARENT FAMILY	\$203.40	\$233.91	\$203.40	\$203.40

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase
 Unlimited policies **15%**
 Limited policies **0%**

	Current Rates	Proposed Rates	Current Rates	Proposed Rates
	Riders on Unlimited Policies		Riders on Limited Policies	
RIDER BRC533 - Specified Disease Rider				
INDIVIDUAL - One unit	\$94.84	\$109.07	\$94.84	\$94.84
INDIVIDUAL - Two units	\$121.14	\$139.31	\$121.14	\$121.14
INDIVIDUAL - Three units	\$147.58	\$169.72	\$147.58	\$147.58
FAMILY - One unit	\$158.04	\$181.75	\$158.04	\$158.04
FAMILY - Two units	\$205.45	\$236.27	\$205.45	\$205.45
FAMILY - Three units	\$252.89	\$290.82	\$252.89	\$252.89
SINGLE PARENT FAMILY - One unit	\$137.00	\$157.55	\$137.00	\$137.00
SINGLE PARENT FAMILY - Two units	\$173.84	\$199.92	\$173.84	\$173.84
SINGLE PARENT FAMILY - Three units	\$210.71	\$242.32	\$210.71	\$210.71
RIDER BRC534 - Home Recovery Rider				
INDIVIDUAL - One unit	\$162.73	\$187.14	\$162.73	\$162.73
INDIVIDUAL - Two units	\$223.76	\$257.32	\$223.76	\$223.76
INDIVIDUAL - Three units	\$284.76	\$327.47	\$284.76	\$284.76
FAMILY - One unit	\$244.10	\$280.72	\$244.10	\$244.10
FAMILY - Two units	\$339.02	\$389.87	\$339.02	\$339.02
FAMILY - Three units	\$433.89	\$498.97	\$433.89	\$433.89
SINGLE PARENT FAMILY - One unit	\$196.63	\$226.12	\$196.63	\$196.63
SINGLE PARENT FAMILY - Two units	\$271.22	\$311.90	\$271.22	\$271.22
SINGLE PARENT FAMILY - Three units	\$345.83	\$397.70	\$345.83	\$345.83
RIDER CHR1985 - Home Recovery Rider				
INDIVIDUAL - One unit	\$160.84	\$184.97	\$160.84	\$160.84
INDIVIDUAL - Two units	\$221.13	\$254.30	\$221.13	\$221.13
INDIVIDUAL - Three units	\$281.51	\$323.74	\$281.51	\$281.51
FAMILY - One unit	\$241.24	\$277.43	\$241.24	\$241.24
FAMILY - Two units	\$337.75	\$388.41	\$337.75	\$337.75
FAMILY - Three units	\$434.29	\$499.43	\$434.29	\$434.29
SINGLE PARENT FAMILY - One unit	\$192.97	\$221.92	\$192.97	\$192.97
SINGLE PARENT FAMILY - Two units	\$265.29	\$305.08	\$265.29	\$265.29
SINGLE PARENT FAMILY - Three units	\$337.73	\$388.39	\$337.73	\$337.73
RIDER BRE514 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$202.74	\$233.15	\$202.74	\$202.74
INDIVIDUAL - Two units	\$288.49	\$331.76	\$288.49	\$288.49
INDIVIDUAL - Three units	\$374.25	\$430.39	\$374.25	\$374.25
INDIVIDUAL - Four units	\$459.89	\$528.87	\$459.89	\$459.89
INDIVIDUAL - Five units	\$545.78	\$627.65	\$545.78	\$545.78
INDIVIDUAL - Six units	\$631.58	\$726.32	\$631.58	\$631.58
FAMILY - One unit	\$296.29	\$340.73	\$296.29	\$296.29
FAMILY - Two units	\$475.64	\$546.99	\$475.64	\$475.64
FAMILY - Three units	\$654.94	\$753.18	\$654.94	\$654.94
FAMILY - Four units	\$834.21	\$959.34	\$834.21	\$834.21
FAMILY - Five units	\$1,013.67	\$1,165.72	\$1,013.67	\$1,013.67
FAMILY - Six units	\$1,193.05	\$1,372.01	\$1,193.05	\$1,193.05
SINGLE PARENT FAMILY - One unit	\$249.54	\$286.97	\$249.54	\$249.54
SINGLE PARENT FAMILY - Two units	\$382.07	\$439.38	\$382.07	\$382.07
SINGLE PARENT FAMILY - Three units	\$514.62	\$591.81	\$514.62	\$514.62
SINGLE PARENT FAMILY - Four units	\$647.07	\$744.13	\$647.07	\$647.07
SINGLE PARENT FAMILY - Five units	\$779.74	\$896.70	\$779.74	\$779.74
SINGLE PARENT FAMILY - Six units	\$912.31	\$1,049.16	\$912.31	\$912.31

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

Proposed Rate Increase

ANNUAL PREMIUM RATE SCHEDULE

Unlimited policies **15%**

Limited policies **0%**

	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
	<u>Riders on Unlimited Policies</u>		<u>Riders on Limited Policies</u>	
RIDER R1585985 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$91.56	\$105.29	\$91.56	\$91.56
INDIVIDUAL - Two units	\$183.09	\$210.55	\$183.09	\$183.09
INDIVIDUAL - Three units	\$274.65	\$315.85	\$274.65	\$274.65
INDIVIDUAL - Four units	\$366.18	\$421.11	\$366.18	\$366.18
INDIVIDUAL - Five units	\$457.73	\$526.39	\$457.73	\$457.73
INDIVIDUAL - Six units	\$549.29	\$631.68	\$549.29	\$549.29
FAMILY - One unit	\$183.08	\$210.54	\$183.08	\$183.08
FAMILY - Two units	\$366.14	\$421.06	\$366.14	\$366.14
FAMILY - Three units	\$549.22	\$631.60	\$549.22	\$549.22
FAMILY - Four units	\$732.29	\$842.13	\$732.29	\$732.29
FAMILY - Five units	\$915.37	\$1,052.68	\$915.37	\$915.37
FAMILY - Six units	\$1,098.42	\$1,263.18	\$1,098.42	\$1,098.42
SINGLE PARENT FAMILY - One unit	\$146.44	\$168.41	\$146.44	\$146.44
SINGLE PARENT FAMILY - Two units	\$292.90	\$336.84	\$292.90	\$292.90
SINGLE PARENT FAMILY - Three units	\$439.35	\$505.25	\$439.35	\$439.35
SINGLE PARENT FAMILY - Four units	\$585.79	\$673.66	\$585.79	\$585.79
SINGLE PARENT FAMILY - Five units	\$732.25	\$842.09	\$732.25	\$732.25
SINGLE PARENT FAMILY - Six units	\$878.69	\$1,010.49	\$878.69	\$878.69
RIDER BRE620 - Intensive Care Unit Rider attached to Policy Form BPC530				
INDIVIDUAL - One unit	\$137.00	\$157.55	\$137.00	\$137.00
INDIVIDUAL - Two units	\$194.96	\$224.20	\$194.96	\$194.96
INDIVIDUAL - Three units	\$252.89	\$290.82	\$252.89	\$252.89
INDIVIDUAL - Four units	\$310.90	\$357.54	\$310.90	\$310.90
INDIVIDUAL - Five units	\$368.73	\$424.04	\$368.73	\$368.73
INDIVIDUAL - Six units	\$426.88	\$490.91	\$426.88	\$426.88
FAMILY - One unit	\$200.22	\$230.25	\$200.22	\$200.22
FAMILY - Two units	\$321.41	\$369.62	\$321.41	\$321.41
FAMILY - Three units	\$442.52	\$508.90	\$442.52	\$442.52
FAMILY - Four units	\$563.81	\$648.38	\$563.81	\$563.81
FAMILY - Five units	\$684.99	\$787.74	\$684.99	\$684.99
FAMILY - Six units	\$806.14	\$927.06	\$806.14	\$806.14
SINGLE PARENT FAMILY - One unit	\$168.58	\$193.87	\$168.58	\$168.58
SINGLE PARENT FAMILY - Two units	\$258.15	\$296.87	\$258.15	\$258.15
SINGLE PARENT FAMILY - Three units	\$347.71	\$399.87	\$347.71	\$347.71
SINGLE PARENT FAMILY - Four units	\$437.31	\$502.91	\$437.31	\$437.31
SINGLE PARENT FAMILY - Five units	\$526.86	\$605.89	\$526.86	\$526.86
SINGLE PARENT FAMILY - Six units	\$616.38	\$708.84	\$616.38	\$616.38

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

	Current Rates	Proposed Rates	Current Rates	Proposed Rates
	Riders on Unlimited Policies		Riders on Limited Policies	
RIDER BRE620 - Intensive Care Unit Rider attached to Policy Form C51985				
INDIVIDUAL - One unit	\$188.21	\$216.44	\$188.21	\$188.21
INDIVIDUAL - Two units	\$267.85	\$308.03	\$267.85	\$267.85
INDIVIDUAL - Three units	\$347.53	\$399.66	\$347.53	\$347.53
INDIVIDUAL - Four units	\$427.10	\$491.17	\$427.10	\$427.10
INDIVIDUAL - Five units	\$506.84	\$582.87	\$506.84	\$506.84
INDIVIDUAL - Six units	\$586.52	\$674.50	\$586.52	\$586.52
FAMILY - One unit	\$275.10	\$316.37	\$275.10	\$275.10
FAMILY - Two units	\$441.59	\$507.83	\$441.59	\$441.59
FAMILY - Three units	\$608.14	\$699.36	\$608.14	\$608.14
FAMILY - Four units	\$774.59	\$890.78	\$774.59	\$774.59
FAMILY - Five units	\$941.11	\$1,082.28	\$941.11	\$941.11
FAMILY - Six units	\$1,107.65	\$1,273.80	\$1,107.65	\$1,107.65
SINGLE PARENT FAMILY - One unit	\$231.63	\$266.37	\$231.63	\$231.63
SINGLE PARENT FAMILY - Two units	\$354.71	\$407.92	\$354.71	\$354.71
SINGLE PARENT FAMILY - Three units	\$477.77	\$549.44	\$477.77	\$477.77
SINGLE PARENT FAMILY - Four units	\$600.93	\$691.07	\$600.93	\$600.93
SINGLE PARENT FAMILY - Five units	\$723.93	\$832.52	\$723.93	\$723.93
SINGLE PARENT FAMILY - Six units	\$847.16	\$974.23	\$847.16	\$847.16

RIDER LRCS0100 - Cancer Screening Wellness Rider

INDIVIDUAL	\$103.83	\$119.40	\$103.83	\$103.83
FAMILY	\$194.69	\$223.89	\$194.69	\$194.69
SINGLE PARENT FAMILY	\$142.77	\$164.19	\$142.77	\$142.77

Policy Form: BPC01AR and rider BRC0100 and supplemental riders BRC532, BRC533, BRC534, BRE620, BRHC0100, BRH0100, BRTC0100, BRCS0100, BRSC0100

DIRECT PREMIUM RATES

	CURRENT RATES			PROPOSED RATES		
Individual						
No Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$134.10	\$13.59	\$62.43	\$154.22	\$15.63	\$71.79
60-64	\$276.63	\$33.25	\$117.69	\$318.12	\$38.24	\$135.34
65-69	\$293.41	\$36.03	\$119.31	\$337.42	\$41.43	\$137.21
70-74	\$319.45	\$39.65	\$120.45	\$367.37	\$45.60	\$138.52
75-79	\$337.86	\$44.05	\$114.52	\$388.54	\$50.66	\$131.70
80-85	\$355.48	\$49.62	\$101.71	\$408.80	\$57.06	\$116.97
\$2,500 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$84.87	\$8.02	\$35.64	\$97.60	\$9.22	\$40.99
60-64	\$168.15	\$18.84	\$67.26	\$193.37	\$21.67	\$77.35
65-69	\$177.35	\$20.45	\$67.65	\$203.95	\$23.52	\$77.80
70-74	\$192.54	\$22.84	\$68.86	\$221.42	\$26.27	\$79.19
75-79	\$203.33	\$25.21	\$65.26	\$233.83	\$28.99	\$75.05
80-85	\$212.15	\$28.04	\$58.04	\$243.97	\$32.25	\$66.75
\$5,000 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$56.42	\$4.39	\$20.02	\$64.88	\$5.05	\$23.02
60-64	\$105.28	\$10.81	\$37.64	\$121.07	\$12.43	\$43.29
65-69	\$110.11	\$11.60	\$38.03	\$126.63	\$13.34	\$43.73
70-74	\$118.90	\$12.81	\$38.42	\$136.74	\$14.73	\$44.18
75-79	\$125.32	\$14.04	\$36.44	\$144.12	\$16.15	\$41.91
80-85	\$128.87	\$16.01	\$32.83	\$148.20	\$18.41	\$37.75

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

Two Adult Family

No Deductible

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$164.54	\$17.20	\$79.25
60-64	\$337.86	\$40.83	\$146.92
65-69	\$363.07	\$44.45	\$150.54
70-74	\$404.31	\$50.84	\$155.72
75-79	\$439.93	\$57.26	\$152.94
80-85	\$494.39	\$68.86	\$144.12

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$189.22	\$19.78	\$91.14
60-64	\$388.54	\$46.95	\$168.96
65-69	\$417.53	\$51.12	\$173.12
70-74	\$464.96	\$58.47	\$179.08
75-79	\$505.92	\$65.85	\$175.88
80-85	\$568.55	\$79.19	\$165.74

\$2,500 Deductible

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$102.49	\$10.03	\$45.23
60-64	\$204.17	\$23.23	\$83.65
65-69	\$218.18	\$25.61	\$85.65
70-74	\$242.18	\$28.82	\$89.26
75-79	\$263.41	\$32.41	\$87.26
80-85	\$293.85	\$39.22	\$82.03

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$117.86	\$11.53	\$52.01
60-64	\$234.80	\$26.71	\$96.20
65-69	\$250.91	\$29.45	\$98.50
70-74	\$278.51	\$33.14	\$102.65
75-79	\$302.92	\$37.27	\$100.35
80-85	\$337.93	\$45.10	\$94.33

\$5,000 Deductible

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$66.46	\$5.62	\$25.61
60-64	\$126.48	\$13.21	\$46.84
65-69	\$134.10	\$14.04	\$48.07
70-74	\$148.11	\$16.43	\$50.03
75-79	\$160.92	\$18.42	\$48.84
80-85	\$177.71	\$21.62	\$45.23

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$76.43	\$6.46	\$29.45
60-64	\$145.45	\$15.19	\$53.87
65-69	\$154.22	\$16.15	\$55.28
70-74	\$170.33	\$18.89	\$57.53
75-79	\$185.06	\$21.18	\$56.17
80-85	\$204.37	\$24.86	\$52.01

DIRECT PREMIUM RATES

Issue Ages 0-19 or to 25 if a full time student

CURRENT RATES

Dependent Children Coverage	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
No Deductible	\$16.43	\$2.00	\$9.63
\$2,500 Deductible	\$9.20	\$1.21	\$5.62
\$5,000 Deductible	\$5.19	\$0.78	\$4.49

PROPOSED RATES

Dependent Children Coverage	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
No Deductible	\$18.89	\$2.30	\$11.07
\$2,500 Deductible	\$10.58	\$1.39	\$6.46
\$5,000 Deductible	\$5.97	\$0.90	\$5.16

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

PAYROLL PREMIUM RATES

	CURRENT RATES			PROPOSED RATES		
Individual						
No Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$67.63	\$6.42	\$31.00	\$77.77	\$7.38	\$35.65
65-69	\$187.78	\$23.07	\$76.33	\$215.95	\$26.53	\$87.78
70-74	\$204.41	\$25.37	\$77.11	\$235.07	\$29.18	\$88.68
75-79	\$216.22	\$28.19	\$73.27	\$248.65	\$32.42	\$84.26
80-85	\$227.49	\$31.75	\$65.07	\$261.61	\$36.51	\$74.83
\$2,500 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$44.31	\$3.84	\$17.68	\$50.96	\$4.42	\$20.33
65-69	\$113.51	\$13.06	\$43.29	\$130.54	\$15.02	\$49.78
70-74	\$123.23	\$14.64	\$44.10	\$141.71	\$16.84	\$50.72
75-79	\$130.15	\$16.11	\$41.75	\$149.67	\$18.53	\$48.01
80-85	\$135.78	\$17.94	\$37.13	\$156.15	\$20.63	\$42.70
\$5,000 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$30.46	\$2.05	\$9.98	\$35.03	\$2.36	\$11.48
65-69	\$70.47	\$7.43	\$24.33	\$81.04	\$8.54	\$27.98
70-74	\$76.11	\$8.22	\$24.61	\$87.53	\$9.45	\$28.30
75-79	\$80.18	\$8.98	\$23.32	\$92.21	\$10.33	\$26.82
80-85	\$82.52	\$10.26	\$21.03	\$94.90	\$11.80	\$24.18
Two Adult Family						
No Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$82.26	\$8.22	\$39.18	\$94.60	\$9.45	\$45.06
65-69	\$232.38	\$28.45	\$96.34	\$267.24	\$32.72	\$110.79
70-74	\$258.74	\$32.53	\$99.65	\$297.55	\$37.41	\$114.60
75-79	\$281.55	\$36.64	\$97.88	\$323.78	\$42.14	\$112.56
80-85	\$316.40	\$44.10	\$92.23	\$363.86	\$50.72	\$106.06
\$2,500 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$52.79	\$4.60	\$22.31	\$60.71	\$5.29	\$25.66
65-69	\$139.62	\$16.40	\$54.82	\$160.56	\$18.86	\$63.04
70-74	\$155.02	\$18.47	\$57.12	\$178.27	\$21.24	\$65.69
75-79	\$168.58	\$20.78	\$55.84	\$193.87	\$23.90	\$64.22
80-85	\$188.06	\$25.08	\$52.53	\$216.27	\$28.84	\$60.41
\$5,000 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$35.62	\$2.54	\$12.56	\$40.96	\$2.92	\$14.44
65-69	\$85.82	\$8.98	\$30.75	\$98.69	\$10.33	\$35.36
70-74	\$94.79	\$10.51	\$32.03	\$109.01	\$12.09	\$36.83
75-79	\$103.01	\$11.80	\$31.28	\$118.46	\$13.57	\$35.97
80-85	\$113.76	\$13.81	\$28.95	\$130.82	\$15.88	\$33.29

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

ANNUAL PREMIUM RATE SCHEDULE

PAYROLL PREMIUM RATES

Issue Ages 0-19 or to 25 if a full time student

	<u>CURRENT RATES</u>				<u>PROPOSED RATES</u>			
Dependent Children Coverage								
No Deductible	Policies With Unlimited Chemotherapy				Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo		Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$10.76	\$1.29	\$6.14		\$12.37	\$1.48	\$7.06	
\$2,500 Deductible	Policies With Unlimited Chemotherapy				Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo		Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$6.14	\$0.76	\$3.60		\$7.06	\$0.87	\$4.14	
\$5,000 Deductible	Policies With Unlimited Chemotherapy				Policies With Unlimited Chemotherapy			
	Basic Policy	\$50 Room Ben	Unlimited Chemo		Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$3.30	\$0.53	\$2.05		\$3.80	\$0.61	\$2.36	

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
RIDER BRC532 - Initial Diagnosis Rider				
INDIVIDUAL	\$187.88	\$216.06	\$101.41	\$116.62
FAMILY	\$375.75	\$432.11	\$202.83	\$233.25
SINGLE PARENT FAMILY	\$225.46	\$259.28	\$121.70	\$139.96
RIDER BRC533 - Specified Disease Rider				
INDIVIDUAL - One unit	\$135.26	\$155.55	\$73.01	\$83.96
INDIVIDUAL - Two units	\$172.86	\$198.79	\$93.30	\$107.30
INDIVIDUAL - Three units	\$210.43	\$241.99	\$113.57	\$130.61
FAMILY - One unit	\$225.46	\$259.28	\$121.70	\$139.96
FAMILY - Two units	\$293.10	\$337.07	\$158.21	\$181.94
FAMILY - Three units	\$360.73	\$414.84	\$194.73	\$223.94
SINGLE PARENT FAMILY - One unit	\$195.40	\$224.71	\$105.48	\$121.30
SINGLE PARENT FAMILY - Two units	\$248.01	\$285.21	\$133.86	\$153.94
SINGLE PARENT FAMILY - Three units	\$300.60	\$345.69	\$162.27	\$186.61
RIDER BRC534 - Home Recovery Rider				
INDIVIDUAL - One unit	\$180.35	\$207.40	\$97.36	\$111.96
INDIVIDUAL - Two units	\$248.01	\$285.21	\$133.86	\$153.94
INDIVIDUAL - Three units	\$315.64	\$362.99	\$170.38	\$195.94
FAMILY - One unit	\$270.55	\$311.13	\$146.03	\$167.93
FAMILY - Two units	\$375.75	\$432.11	\$202.83	\$233.25
FAMILY - Three units	\$480.98	\$553.13	\$259.64	\$298.59
SINGLE PARENT FAMILY - One unit	\$217.94	\$250.63	\$117.65	\$135.30
SINGLE PARENT FAMILY - Two units	\$300.60	\$345.69	\$162.27	\$186.61
SINGLE PARENT FAMILY - Three units	\$383.27	\$440.76	\$206.90	\$237.94

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

	DIRECT		PAYROLL	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
RIDER BRE620 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$195.40	\$224.71	\$105.48	\$121.30
INDIVIDUAL - Two units	\$278.06	\$319.77	\$150.10	\$172.62
INDIVIDUAL - Three units	\$360.73	\$414.84	\$194.73	\$223.94
INDIVIDUAL - Four units	\$443.38	\$509.89	\$239.35	\$275.25
INDIVIDUAL - Five units	\$526.06	\$604.97	\$283.96	\$326.55
INDIVIDUAL - Six units	\$608.72	\$700.03	\$328.59	\$377.88
INDIVIDUAL - Seven units	\$691.35	\$795.05	\$373.16	\$429.13
INDIVIDUAL - Eight units	\$774.08	\$890.19	\$417.84	\$480.52
FAMILY - One unit	\$285.58	\$328.42	\$154.17	\$177.30
FAMILY - Two units	\$458.42	\$527.18	\$247.46	\$284.58
FAMILY - Three units	\$631.29	\$725.98	\$340.76	\$391.87
FAMILY - Four units	\$804.13	\$924.75	\$434.06	\$499.17
FAMILY - Five units	\$976.98	\$1,123.53	\$527.38	\$606.49
FAMILY - Six units	\$1,149.84	\$1,322.32	\$620.67	\$713.77
FAMILY - Seven units	\$1,322.62	\$1,521.01	\$713.92	\$821.01
FAMILY - Eight units	\$1,495.53	\$1,719.86	\$807.27	\$928.36
SINGLE PARENT FAMILY - One unit	\$240.49	\$276.56	\$129.81	\$149.28
SINGLE PARENT FAMILY - Two units	\$368.25	\$423.49	\$198.78	\$228.60
SINGLE PARENT FAMILY - Three units	\$496.00	\$570.40	\$267.74	\$307.90
SINGLE PARENT FAMILY - Four units	\$623.77	\$717.34	\$336.69	\$387.19
SINGLE PARENT FAMILY - Five units	\$751.54	\$864.27	\$405.67	\$466.52
SINGLE PARENT FAMILY - Six units	\$879.29	\$1,011.18	\$474.62	\$545.81
SINGLE PARENT FAMILY - Seven units	\$1,006.99	\$1,158.04	\$543.55	\$625.08
SINGLE PARENT FAMILY - Eight units	\$1,134.80	\$1,305.02	\$612.55	\$704.43
RIDER BRHC0100 - Heart Disease, Heart Attack & Stroke Rider				
\$5,000 Deductible				
INDIVIDUAL - One unit	\$319.39	\$367.30	\$172.41	\$198.27
INDIVIDUAL - Two units	\$544.87	\$626.60	\$294.11	\$338.23
INDIVIDUAL - Three units	\$770.32	\$885.87	\$415.82	\$478.19
INDIVIDUAL - Four units	\$995.77	\$1,145.14	\$537.50	\$618.13
INDIVIDUAL - Five units	\$1,221.22	\$1,404.40	\$659.19	\$758.07
INDIVIDUAL - Six units	\$1,446.68	\$1,663.68	\$780.90	\$898.04
FAMILY - One unit	\$398.30	\$458.05	\$215.02	\$247.27
FAMILY - Two units	\$849.22	\$976.60	\$458.40	\$527.16
FAMILY - Three units	\$1,300.14	\$1,495.16	\$701.80	\$807.07
FAMILY - Four units	\$1,751.05	\$2,013.71	\$945.20	\$1,086.98
FAMILY - Five units	\$2,201.97	\$2,532.27	\$1,188.58	\$1,366.87
FAMILY - Six units	\$2,652.88	\$3,050.81	\$1,431.99	\$1,646.79
RIDER BRHC0100 (continued)				
SINGLE PARENT FAMILY - One unit	\$323.15	\$371.62	\$174.43	\$200.59
SINGLE PARENT FAMILY - Two units	\$586.18	\$674.11	\$316.42	\$363.88
SINGLE PARENT FAMILY - Three units	\$849.22	\$976.60	\$458.40	\$527.16
SINGLE PARENT FAMILY - Four units	\$1,112.25	\$1,279.09	\$600.39	\$690.45
SINGLE PARENT FAMILY - Five units	\$1,375.29	\$1,581.58	\$742.36	\$853.71
SINGLE PARENT FAMILY - Six units	\$1,638.31	\$1,884.06	\$884.35	\$1,017.00
INDIVIDUAL & SPOUSE - One unit	\$398.30	\$458.05	\$215.02	\$247.27
INDIVIDUAL & SPOUSE - Two units	\$849.22	\$976.60	\$458.40	\$527.16
INDIVIDUAL & SPOUSE - Three units	\$1,300.14	\$1,495.16	\$701.80	\$807.07
INDIVIDUAL & SPOUSE - Four units	\$1,751.05	\$2,013.71	\$945.20	\$1,086.98
INDIVIDUAL & SPOUSE - Five units	\$2,201.97	\$2,532.27	\$1,188.58	\$1,366.87
INDIVIDUAL & SPOUSE - Six units	\$2,652.88	\$3,050.81	\$1,431.99	\$1,646.79

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

	DIRECT		PAYROLL	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
\$2,500 Deductible				
INDIVIDUAL - One unit	\$676.38	\$777.84	\$365.11	\$419.88
INDIVIDUAL - Two units	\$901.83	\$1,037.10	\$486.78	\$559.80
INDIVIDUAL - Three units	\$1,127.29	\$1,296.38	\$608.50	\$699.78
INDIVIDUAL - Four units	\$1,352.73	\$1,555.64	\$730.19	\$839.72
INDIVIDUAL - Five units	\$1,578.20	\$1,814.93	\$851.90	\$979.69
INDIVIDUAL - Six units	\$1,803.65	\$2,074.20	\$973.60	\$1,119.64
FAMILY - One unit	\$1,089.71	\$1,253.17	\$588.23	\$676.46
FAMILY - Two units	\$1,540.61	\$1,771.70	\$831.61	\$956.35
FAMILY - Three units	\$1,991.55	\$2,290.28	\$1,075.01	\$1,236.26
FAMILY - Four units	\$2,442.46	\$2,808.83	\$1,318.41	\$1,516.17
FAMILY - Five units	\$2,893.37	\$3,327.38	\$1,561.79	\$1,796.06
FAMILY - Six units	\$3,344.28	\$3,845.92	\$1,805.20	\$2,075.98
SINGLE PARENT FAMILY - One unit	\$732.75	\$842.66	\$395.52	\$454.85
SINGLE PARENT FAMILY - Two units	\$995.77	\$1,145.14	\$537.50	\$618.13
SINGLE PARENT FAMILY - Three units	\$1,258.80	\$1,447.62	\$679.49	\$781.41
SINGLE PARENT FAMILY - Four units	\$1,521.84	\$1,750.12	\$821.46	\$944.68
SINGLE PARENT FAMILY - Five units	\$1,784.87	\$2,052.60	\$963.46	\$1,107.98
SINGLE PARENT FAMILY - Six units	\$2,047.91	\$2,355.10	\$1,105.41	\$1,271.22
INDIVIDUAL & SPOUSE - One unit	\$1,089.71	\$1,253.17	\$588.23	\$676.46
INDIVIDUAL & SPOUSE - Two units	\$1,540.61	\$1,771.70	\$831.61	\$956.35
INDIVIDUAL & SPOUSE - Three units	\$1,991.55	\$2,290.28	\$1,075.01	\$1,236.26
INDIVIDUAL & SPOUSE - Four units	\$2,442.46	\$2,808.83	\$1,318.41	\$1,516.17
INDIVIDUAL & SPOUSE - Five units	\$2,893.37	\$3,327.38	\$1,561.79	\$1,796.06
INDIVIDUAL & SPOUSE - Six units	\$3,344.28	\$3,845.92	\$1,805.20	\$2,075.98
No Deductible				
INDIVIDUAL - One unit	\$1,052.14	\$1,209.96	\$567.94	\$653.13
INDIVIDUAL - Two units	\$1,277.58	\$1,469.22	\$689.63	\$793.07
INDIVIDUAL - Three units	\$1,503.04	\$1,728.50	\$811.34	\$933.04
INDIVIDUAL - Four units	\$1,728.51	\$1,987.79	\$933.02	\$1,072.97
INDIVIDUAL - Five units	\$1,953.95	\$2,247.04	\$1,054.72	\$1,212.93
INDIVIDUAL - Six units	\$2,179.42	\$2,506.33	\$1,176.42	\$1,352.88
FAMILY - One unit	\$1,803.65	\$2,074.20	\$973.60	\$1,119.64
FAMILY - Two units	\$2,254.58	\$2,592.77	\$1,216.98	\$1,399.53
FAMILY - Three units	\$2,705.49	\$3,111.31	\$1,460.40	\$1,679.46
FAMILY - Four units	\$3,156.39	\$3,629.85	\$1,703.79	\$1,959.36
FAMILY - Five units	\$3,607.32	\$4,148.42	\$1,947.18	\$2,239.26
FAMILY - Six units	\$4,058.22	\$4,666.95	\$2,190.58	\$2,519.17
SINGLE PARENT FAMILY - One unit	\$1,164.86	\$1,339.59	\$628.79	\$723.11
SINGLE PARENT FAMILY - Two units	\$1,427.89	\$1,642.07	\$770.75	\$886.36
SINGLE PARENT FAMILY - Three units	\$1,690.93	\$1,944.57	\$912.74	\$1,049.65
SINGLE PARENT FAMILY - Four units	\$1,953.95	\$2,247.04	\$1,054.72	\$1,212.93
SINGLE PARENT FAMILY - Five units	\$2,216.99	\$2,549.54	\$1,196.71	\$1,376.22
SINGLE PARENT FAMILY - Six units	\$2,480.02	\$2,852.02	\$1,338.68	\$1,539.48
INDIVIDUAL & SPOUSE - One unit	\$1,803.65	\$2,074.20	\$973.60	\$1,119.64
INDIVIDUAL & SPOUSE - Two units	\$2,254.58	\$2,592.77	\$1,216.98	\$1,399.53
INDIVIDUAL & SPOUSE - Three units	\$2,705.49	\$3,111.31	\$1,460.40	\$1,679.46
INDIVIDUAL & SPOUSE - Four units	\$3,156.39	\$3,629.85	\$1,703.79	\$1,959.36
INDIVIDUAL & SPOUSE - Five units	\$3,607.32	\$4,148.42	\$1,947.18	\$2,239.26
INDIVIDUAL & SPOUSE - Six units	\$4,058.22	\$4,666.95	\$2,190.58	\$2,519.17
RIDER BRH0100 - Heart Disease, Heart Attack and Stroke Home Recovery Rider				
INDIVIDUAL	\$225.46	\$259.28	\$121.70	\$139.96
FAMILY	\$450.90	\$518.54	\$243.40	\$279.91
SINGLE PARENT FAMILY	\$300.60	\$345.69	\$162.27	\$186.61

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

	DIRECT		PAYROLL	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
RIDER BRTC0100 - Vital Organ Transplant Rider				
INDIVIDUAL	\$112.72	\$129.63	\$60.85	\$69.98
FAMILY	\$263.03	\$302.48	\$141.98	\$163.28
SINGLE PARENT FAMILY	\$263.03	\$302.48	\$141.98	\$163.28
INDIVIDUAL & SPOUSE	\$263.03	\$302.48	\$141.98	\$163.28
RIDER BRCS0100 - Cancer Screening Wellness Rider				
INDIVIDUAL	\$300.60	\$345.69	\$162.27	\$186.61
FAMILY	\$563.63	\$648.17	\$304.27	\$349.91
SINGLE PARENT FAMILY	\$413.33	\$475.33	\$223.11	\$256.58
RIDER BRSC0100 - Specified Disease Rider				
\$5,000 Deductible				
INDIVIDUAL - One unit	\$67.63	\$77.77	\$36.52	\$42.00
INDIVIDUAL - Two units	\$108.97	\$125.32	\$58.83	\$67.65
INDIVIDUAL - Three units	\$150.31	\$172.86	\$81.14	\$93.31
INDIVIDUAL - Four units	\$191.62	\$220.36	\$103.45	\$118.97
INDIVIDUAL - Five units	\$232.97	\$267.92	\$125.76	\$144.62
INDIVIDUAL - Six units	\$274.30	\$315.45	\$148.09	\$170.30
FAMILY - One unit	\$112.72	\$129.63	\$60.85	\$69.98
FAMILY - Two units	\$187.88	\$216.06	\$101.41	\$116.62
FAMILY - Three units	\$263.03	\$302.48	\$141.98	\$163.28
FAMILY - Four units	\$338.18	\$388.91	\$182.55	\$209.93
FAMILY - Five units	\$413.33	\$475.33	\$223.11	\$256.58
FAMILY - Six units	\$488.51	\$561.79	\$263.67	\$303.22
SINGLE PARENT FAMILY - One unit	\$112.72	\$129.63	\$60.85	\$69.98
SINGLE PARENT FAMILY - Two units	\$187.88	\$216.06	\$101.41	\$116.62
SINGLE PARENT FAMILY - Three units	\$263.03	\$302.48	\$141.98	\$163.28
SINGLE PARENT FAMILY - Four units	\$338.18	\$388.91	\$182.55	\$209.93
SINGLE PARENT FAMILY - Five units	\$413.33	\$475.33	\$223.11	\$256.58
SINGLE PARENT FAMILY - Six units	\$488.51	\$561.79	\$263.67	\$303.22
INDIVIDUAL & SPOUSE - One unit	\$112.72	\$129.63	\$60.85	\$69.98
INDIVIDUAL & SPOUSE - Two units	\$187.88	\$216.06	\$101.41	\$116.62
INDIVIDUAL & SPOUSE - Three units	\$263.03	\$302.48	\$141.98	\$163.28
INDIVIDUAL & SPOUSE - Four units	\$338.18	\$388.91	\$182.55	\$209.93
INDIVIDUAL & SPOUSE - Five units	\$413.33	\$475.33	\$223.11	\$256.58
INDIVIDUAL & SPOUSE - Six units	\$488.51	\$561.79	\$263.67	\$303.22
\$2,500 Deductible				
INDIVIDUAL - One unit	\$101.45	\$116.67	\$54.76	\$62.97
INDIVIDUAL - Two units	\$135.26	\$155.55	\$73.01	\$83.96
INDIVIDUAL - Three units	\$169.08	\$194.44	\$91.28	\$104.97
INDIVIDUAL - Four units	\$202.91	\$233.35	\$109.54	\$125.97
INDIVIDUAL - Five units	\$236.74	\$272.25	\$127.79	\$146.96
INDIVIDUAL - Six units	\$270.55	\$311.13	\$146.03	\$167.93
FAMILY - One unit	\$169.08	\$194.44	\$91.28	\$104.97
FAMILY - Two units	\$240.49	\$276.56	\$129.81	\$149.28
FAMILY - Three units	\$311.87	\$358.65	\$168.35	\$193.60
FAMILY - Four units	\$383.27	\$440.76	\$206.90	\$237.94
FAMILY - Five units	\$454.66	\$522.86	\$245.42	\$282.23
FAMILY - Six units	\$526.06	\$604.97	\$283.96	\$326.55
SINGLE PARENT FAMILY - One unit	\$169.08	\$194.44	\$91.28	\$104.97
SINGLE PARENT FAMILY - Two units	\$240.49	\$276.56	\$129.81	\$149.28
SINGLE PARENT FAMILY - Three units	\$311.87	\$358.65	\$168.35	\$193.60
SINGLE PARENT FAMILY - Four units	\$383.27	\$440.76	\$206.90	\$237.94
SINGLE PARENT FAMILY - Five units	\$454.66	\$522.86	\$245.42	\$282.23
SINGLE PARENT FAMILY - Six units	\$526.06	\$604.97	\$283.96	\$326.55

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

RIDER BRSC0100 (continued)

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
INDIVIDUAL & SPOUSE - One unit	\$169.08	\$194.44	\$91.28	\$104.97
INDIVIDUAL & SPOUSE - Two units	\$240.49	\$276.56	\$129.81	\$149.28
INDIVIDUAL & SPOUSE - Three units	\$311.87	\$358.65	\$168.35	\$193.60
INDIVIDUAL & SPOUSE - Four units	\$383.27	\$440.76	\$206.90	\$237.94
INDIVIDUAL & SPOUSE - Five units	\$454.66	\$522.86	\$245.42	\$282.23
INDIVIDUAL & SPOUSE - Six units	\$526.06	\$604.97	\$283.96	\$326.55

No Deductible

INDIVIDUAL - One unit	\$135.26	\$155.55	\$73.01	\$83.96
INDIVIDUAL - Two units	\$172.86	\$198.79	\$93.30	\$107.30
INDIVIDUAL - Three units	\$210.43	\$241.99	\$113.57	\$130.61
INDIVIDUAL - Four units	\$248.01	\$285.21	\$133.86	\$153.94
INDIVIDUAL - Five units	\$285.58	\$328.42	\$154.17	\$177.30
INDIVIDUAL - Six units	\$323.15	\$371.62	\$174.43	\$200.59
FAMILY - One unit	\$225.46	\$259.28	\$121.70	\$139.96
FAMILY - Two units	\$293.10	\$337.07	\$158.21	\$181.94
FAMILY - Three units	\$360.73	\$414.84	\$194.73	\$223.94
FAMILY - Four units	\$428.36	\$492.61	\$231.22	\$265.90
FAMILY - Five units	\$496.00	\$570.40	\$267.74	\$307.90
FAMILY - Six units	\$563.63	\$648.17	\$304.27	\$349.91
SINGLE PARENT FAMILY - One unit	\$225.46	\$259.28	\$121.70	\$139.96
SINGLE PARENT FAMILY - Two units	\$293.10	\$337.07	\$158.21	\$181.94
SINGLE PARENT FAMILY - Three units	\$360.73	\$414.84	\$194.73	\$223.94
SINGLE PARENT FAMILY - Four units	\$428.36	\$492.61	\$231.22	\$265.90
SINGLE PARENT FAMILY - Five units	\$496.00	\$570.40	\$267.74	\$307.90
SINGLE PARENT FAMILY - Six units	\$563.63	\$648.17	\$304.27	\$349.91
INDIVIDUAL & SPOUSE - One unit	\$225.46	\$259.28	\$121.70	\$139.96
INDIVIDUAL & SPOUSE - Two units	\$293.10	\$337.07	\$158.21	\$181.94
INDIVIDUAL & SPOUSE - Three units	\$360.73	\$414.84	\$194.73	\$223.94
INDIVIDUAL & SPOUSE - Four units	\$428.36	\$492.61	\$231.22	\$265.90
INDIVIDUAL & SPOUSE - Five units	\$496.00	\$570.40	\$267.74	\$307.90
INDIVIDUAL & SPOUSE - Six units	\$563.63	\$648.17	\$304.27	\$349.91

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

Proposed Rate Increase

ANNUAL PREMIUM RATE SCHEDULE

Unlimited policies **15%**
 Limited policies **0%**

Policy Form: LPC01AR and rider LRC0100 and supplemental riders LRC532, LRC533, LRC534, LRE620, LRHC0100, LRTC0100, LRSC0100, LRCS0100
DIRECT PREMIUM RATES

	CURRENT RATES			PROPOSED RATES		
Individual						
No Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$167.65	\$17.01	\$78.07	\$192.80	\$19.56	\$89.78
60-64	\$345.76	\$41.52	\$147.12	\$397.62	\$47.75	\$169.19
65-69	\$366.78	\$45.03	\$149.13	\$421.80	\$51.78	\$171.50
70-74	\$399.30	\$49.52	\$150.64	\$459.20	\$56.95	\$173.24
75-79	\$422.33	\$55.06	\$143.11	\$485.68	\$63.32	\$164.58
80-85	\$444.33	\$62.05	\$127.11	\$510.98	\$71.36	\$146.18
\$2,500 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$106.10	\$10.03	\$44.55	\$122.02	\$11.53	\$51.23
60-64	\$210.14	\$23.52	\$84.07	\$241.66	\$27.05	\$96.68
65-69	\$221.67	\$25.52	\$84.58	\$254.92	\$29.35	\$97.27
70-74	\$240.68	\$28.50	\$86.05	\$276.78	\$32.78	\$98.96
75-79	\$254.20	\$31.53	\$81.56	\$292.33	\$36.26	\$93.79
80-85	\$265.20	\$35.03	\$72.57	\$304.98	\$40.28	\$83.46
\$5,000 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$70.55	\$5.50	\$25.02	\$81.13	\$6.33	\$28.77
60-64	\$131.62	\$13.49	\$47.05	\$151.36	\$15.51	\$54.11
65-69	\$137.60	\$14.54	\$47.53	\$158.24	\$16.72	\$54.66
70-74	\$148.64	\$16.01	\$48.07	\$170.94	\$18.41	\$55.28
75-79	\$156.58	\$17.50	\$45.54	\$180.07	\$20.13	\$52.37
80-85	\$161.12	\$20.02	\$41.02	\$185.29	\$23.02	\$47.17
Two Adult Family						
No Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$205.64	\$21.53	\$99.06	\$236.49	\$24.76	\$113.92
60-64	\$422.33	\$51.04	\$183.62	\$485.68	\$58.70	\$211.16
65-69	\$453.85	\$55.52	\$188.13	\$521.93	\$63.85	\$216.35
70-74	\$505.39	\$63.57	\$194.65	\$581.20	\$73.11	\$223.85
75-79	\$549.94	\$71.58	\$191.16	\$632.43	\$82.32	\$219.83
80-85	\$617.94	\$86.05	\$180.11	\$710.63	\$98.96	\$207.13
\$2,500 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$128.09	\$12.51	\$56.51	\$147.30	\$14.39	\$64.99
60-64	\$255.20	\$29.04	\$104.58	\$293.48	\$33.40	\$120.27
65-69	\$272.72	\$32.03	\$107.08	\$313.63	\$36.83	\$123.14
70-74	\$302.74	\$36.03	\$111.57	\$348.15	\$41.43	\$128.31
75-79	\$329.23	\$40.53	\$109.08	\$378.61	\$46.61	\$125.44
80-85	\$367.28	\$49.04	\$102.57	\$422.37	\$56.40	\$117.96
\$5,000 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$83.06	\$6.99	\$32.03	\$95.52	\$8.04	\$36.83
60-64	\$158.11	\$16.53	\$58.55	\$181.83	\$19.01	\$67.33
65-69	\$167.65	\$17.50	\$60.04	\$192.80	\$20.13	\$69.05
70-74	\$185.14	\$20.54	\$62.54	\$212.91	\$23.62	\$71.92
75-79	\$201.14	\$23.01	\$61.08	\$231.31	\$26.46	\$70.24
80-85	\$222.16	\$27.03	\$56.51	\$255.48	\$31.08	\$64.99

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

ANNUAL PREMIUM RATE SCHEDULE

DIRECT PREMIUM RATES

Issue Ages 0-19 or to 25 if a full time student

		PROPOSED RATES		
Dependent Children Coverage				
No Deductible				
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$20.54	\$2.51	\$12.04	
\$2,500 Deductible				
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$11.51	\$1.51	\$6.99	
\$5,000 Deductible				
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$6.49	\$0.99	\$4.03	

		PROPOSED RATES		
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$23.62	\$2.89	\$13.85	
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$13.24	\$1.74	\$8.04	
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$7.46	\$1.14	\$4.63	

PAYROLL PREMIUM RATES

		CURRENT RATES		
Individual				
No Deductible				
Issue Ages				
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
18-64	\$105.69	\$10.03	\$48.45	
65-69	\$293.41	\$36.03	\$119.31	
70-74	\$319.45	\$41.57	\$120.45	
75-79	\$337.86	\$44.05	\$114.52	
80-85	\$355.48	\$49.62	\$101.71	
\$2,500 Deductible				
Issue Ages				
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
18-64	\$69.23	\$6.01	\$27.61	
65-69	\$177.35	\$20.45	\$67.65	
70-74	\$192.54	\$22.84	\$68.86	
75-79	\$203.33	\$25.21	\$65.26	
80-85	\$212.15	\$28.04	\$58.04	
\$5,000 Deductible				
Issue Ages				
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
18-64	\$47.63	\$3.22	\$15.61	
65-69	\$110.11	\$11.60	\$38.03	
70-74	\$118.90	\$12.81	\$38.42	
75-79	\$125.32	\$14.04	\$36.44	
80-85	\$128.87	\$16.01	\$32.83	

		PROPOSED RATES		
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$121.54	\$11.53	\$55.72	
	\$337.42	\$41.43	\$137.21	
	\$367.37	\$47.81	\$138.52	
	\$388.54	\$50.66	\$131.70	
	\$408.80	\$57.06	\$116.97	
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$79.61	\$6.91	\$31.75	
	\$203.95	\$23.52	\$77.80	
	\$221.42	\$26.27	\$79.19	
	\$233.83	\$28.99	\$75.05	
	\$243.97	\$32.25	\$66.75	
Policies With Unlimited Chemotherapy				
	Basic Policy	\$50 Room Ben	Unlimited Chemo	
	\$54.77	\$3.70	\$17.95	
	\$126.63	\$13.34	\$43.73	
	\$136.74	\$14.73	\$44.18	
	\$144.12	\$16.15	\$41.91	
	\$148.20	\$18.41	\$37.75	

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

ANNUAL PREMIUM RATE SCHEDULE

PAYROLL PREMIUM RATES

Two Adult Family

No Deductible

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$128.51	\$12.81	\$61.28
65-69	\$363.07	\$44.45	\$150.54
70-74	\$404.31	\$50.84	\$155.72
75-79	\$439.93	\$57.26	\$152.94
80-85	\$494.39	\$68.86	\$144.12

Basic Policy	\$50 Room Ben	Unlimited Chemo
\$417.53	\$51.12	\$173.12
\$464.96	\$58.47	\$179.08
\$505.92	\$65.85	\$175.88
\$568.55	\$79.19	\$165.74

\$2,500 Deductible

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$82.47	\$7.21	\$34.80
65-69	\$218.18	\$25.61	\$85.65
70-74	\$242.18	\$28.82	\$89.26
75-79	\$263.41	\$32.41	\$87.26
80-85	\$293.85	\$39.22	\$82.03

Basic Policy	\$50 Room Ben	Unlimited Chemo
\$250.91	\$29.45	\$98.50
\$278.51	\$33.14	\$102.65
\$302.92	\$37.27	\$100.35
\$337.93	\$45.10	\$94.33

\$5,000 Deductible

Issue Ages	Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-64	\$55.65	\$4.03	\$19.62
65-69	\$134.10	\$14.04	\$48.07
70-74	\$148.11	\$16.43	\$50.03
75-79	\$160.92	\$18.42	\$48.84
80-85	\$177.71	\$21.62	\$45.23

Basic Policy	\$50 Room Ben	Unlimited Chemo
\$154.22	\$16.15	\$55.28
\$170.33	\$18.89	\$57.53
\$185.06	\$21.18	\$56.17
\$204.37	\$24.86	\$52.01

Issue Ages 0-19 or to 25 if a full time student

PROPOSED RATES

Dependent Children Coverage

No Deductible

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$16.84	\$2.00	\$9.63

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$19.37	\$2.30	\$11.07

\$2,500 Deductible

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$9.63	\$1.21	\$5.62

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$11.07	\$1.39	\$6.46

\$5,000 Deductible

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$5.19	\$0.78	\$3.22

Policies With Unlimited Chemotherapy		
Basic Policy	\$50 Room Ben	Unlimited Chemo
\$5.97	\$0.90	\$3.70

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

	<u>DIRECT</u>		<u>PAYROLL</u>	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
RIDER LRC532 - Initial Diagnosis Rider				
INDIVIDUAL	\$247.93	\$285.12	\$187.88	\$216.06
FAMILY	\$495.85	\$570.23	\$375.75	\$432.11
SINGLE PARENT FAMILY	\$297.51	\$342.14	\$225.46	\$259.28
RIDER LRC533 - Specified Disease Rider				
INDIVIDUAL - One unit	\$178.51	\$205.29	\$135.26	\$155.55
INDIVIDUAL - Two units	\$228.09	\$262.30	\$172.86	\$198.79
INDIVIDUAL - Three units	\$277.67	\$319.32	\$210.43	\$241.99
FAMILY - One unit	\$297.51	\$342.14	\$225.46	\$259.28
FAMILY - Two units	\$386.76	\$444.77	\$293.10	\$337.07
FAMILY - Three units	\$476.02	\$547.42	\$360.73	\$414.84
SINGLE PARENT FAMILY - One unit	\$257.84	\$296.52	\$195.40	\$224.71
SINGLE PARENT FAMILY - Two units	\$327.27	\$376.36	\$248.01	\$285.21
SINGLE PARENT FAMILY - Three units	\$396.68	\$456.18	\$300.60	\$345.69
RIDER LRC534 - Home Recovery Rider				
INDIVIDUAL - One unit	\$238.00	\$273.70	\$180.35	\$207.40
INDIVIDUAL - Two units	\$327.27	\$376.36	\$248.01	\$285.21
INDIVIDUAL - Three units	\$416.51	\$478.99	\$315.64	\$362.99
FAMILY - One unit	\$357.02	\$410.57	\$270.55	\$311.13
FAMILY - Two units	\$495.85	\$570.23	\$375.75	\$432.11
FAMILY - Three units	\$634.69	\$729.89	\$480.98	\$553.13
SINGLE PARENT FAMILY - One unit	\$287.59	\$330.73	\$217.94	\$250.63
SINGLE PARENT FAMILY - Two units	\$396.68	\$456.18	\$300.60	\$345.69
SINGLE PARENT FAMILY - Three units	\$505.77	\$581.64	\$383.27	\$440.76
RIDER LRE620 - Intensive Care Unit Rider				
INDIVIDUAL - One unit	\$257.84	\$296.52	\$195.40	\$224.71
INDIVIDUAL - Two units	\$366.93	\$421.97	\$278.06	\$319.77
INDIVIDUAL - Three units	\$476.02	\$547.42	\$360.73	\$414.84
INDIVIDUAL - Four units	\$585.11	\$672.88	\$443.38	\$509.89
INDIVIDUAL - Five units	\$694.21	\$798.34	\$526.06	\$604.97
INDIVIDUAL - Six units	\$803.30	\$923.80	\$608.72	\$700.03
INDIVIDUAL - Seven units	\$912.28	\$1,049.12	\$691.35	\$795.05
INDIVIDUAL - Eight units	\$1,021.44	\$1,174.66	\$774.08	\$890.19
FAMILY - One unit	\$376.84	\$433.37	\$285.58	\$328.42
FAMILY - Two units	\$604.93	\$695.67	\$458.42	\$527.18
FAMILY - Three units	\$833.03	\$957.98	\$631.29	\$725.98
FAMILY - Four units	\$1,061.11	\$1,220.28	\$804.13	\$924.75
FAMILY - Five units	\$1,289.23	\$1,482.61	\$976.98	\$1,123.53
FAMILY - Six units	\$1,517.31	\$1,744.91	\$1,149.84	\$1,322.32
FAMILY - Seven units	\$1,745.32	\$2,007.12	\$1,322.62	\$1,521.01
FAMILY - Eight units	\$1,973.49	\$2,269.51	\$1,495.53	\$1,719.86
SINGLE PARENT FAMILY - One unit	\$317.35	\$364.95	\$240.49	\$276.56
SINGLE PARENT FAMILY - Two units	\$485.93	\$558.82	\$368.25	\$423.49
SINGLE PARENT FAMILY - Three units	\$654.52	\$752.70	\$496.00	\$570.40
SINGLE PARENT FAMILY - Four units	\$823.11	\$946.58	\$623.77	\$717.34
SINGLE PARENT FAMILY - Five units	\$991.71	\$1,140.47	\$751.54	\$864.27
SINGLE PARENT FAMILY - Six units	\$1,160.28	\$1,334.32	\$879.29	\$1,011.18
SINGLE PARENT FAMILY - Seven units	\$1,328.79	\$1,528.11	\$1,006.99	\$1,158.04
SINGLE PARENT FAMILY - Eight units	\$1,497.47	\$1,722.09	\$1,134.80	\$1,305.02

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

	DIRECT		PAYROLL	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
RIDER LRHC0100 - Heart Disease, Heart Attack & Stroke Rider				
\$5,000 Deductible				
INDIVIDUAL - One unit	\$421.48	\$484.70	\$319.39	\$367.30
INDIVIDUAL - Two units	\$718.98	\$826.83	\$544.87	\$626.60
INDIVIDUAL - Three units	\$1,016.50	\$1,168.98	\$770.32	\$885.87
INDIVIDUAL - Four units	\$1,314.00	\$1,511.10	\$995.77	\$1,145.14
INDIVIDUAL - Five units	\$1,611.51	\$1,853.24	\$1,221.22	\$1,404.40
INDIVIDUAL - Six units	\$1,909.02	\$2,195.37	\$1,446.68	\$1,663.68
FAMILY - One unit	\$525.60	\$604.44	\$398.30	\$458.05
FAMILY - Two units	\$1,120.62	\$1,288.71	\$849.22	\$976.60
FAMILY - Three units	\$1,715.65	\$1,973.00	\$1,300.14	\$1,495.16
FAMILY - Four units	\$2,310.67	\$2,657.27	\$1,751.05	\$2,013.71
FAMILY - Five units	\$2,905.68	\$3,341.53	\$2,201.97	\$2,532.27
FAMILY - Six units	\$3,500.70	\$4,025.81	\$2,652.88	\$3,050.81
RIDER LRHC0100 (continued)				
SINGLE PARENT FAMILY - One unit	\$426.42	\$490.38	\$323.15	\$371.62
SINGLE PARENT FAMILY - Two units	\$773.52	\$889.55	\$586.18	\$674.11
SINGLE PARENT FAMILY - Three units	\$1,120.62	\$1,288.71	\$849.22	\$976.60
SINGLE PARENT FAMILY - Four units	\$1,467.72	\$1,687.88	\$1,112.25	\$1,279.09
SINGLE PARENT FAMILY - Five units	\$1,814.83	\$2,087.05	\$1,375.29	\$1,581.58
SINGLE PARENT FAMILY - Six units	\$2,161.91	\$2,486.20	\$1,638.31	\$1,884.06
INDIVIDUAL & SPOUSE - One unit	\$525.60	\$604.44	\$398.30	\$458.05
INDIVIDUAL & SPOUSE - Two units	\$1,120.62	\$1,288.71	\$849.22	\$976.60
INDIVIDUAL & SPOUSE - Three units	\$1,715.65	\$1,973.00	\$1,300.14	\$1,495.16
INDIVIDUAL & SPOUSE - Four units	\$2,310.67	\$2,657.27	\$1,751.05	\$2,013.71
INDIVIDUAL & SPOUSE - Five units	\$2,905.68	\$3,341.53	\$2,201.97	\$2,532.27
INDIVIDUAL & SPOUSE - Six units	\$3,500.70	\$4,025.81	\$2,652.88	\$3,050.81
\$2,500 Deductible				
INDIVIDUAL - One unit	\$892.53	\$1,026.41	\$676.38	\$777.84
INDIVIDUAL - Two units	\$1,190.05	\$1,368.56	\$901.83	\$1,037.10
INDIVIDUAL - Three units	\$1,487.56	\$1,710.69	\$1,127.29	\$1,296.38
INDIVIDUAL - Four units	\$1,785.06	\$2,052.82	\$1,352.73	\$1,555.64
INDIVIDUAL - Five units	\$2,082.58	\$2,394.97	\$1,578.20	\$1,814.93
INDIVIDUAL - Six units	\$2,380.09	\$2,737.10	\$1,803.65	\$2,074.20
FAMILY - One unit	\$1,437.98	\$1,653.68	\$1,089.71	\$1,253.17
FAMILY - Two units	\$2,033.00	\$2,337.95	\$1,540.61	\$1,771.70
FAMILY - Three units	\$2,628.01	\$3,022.21	\$1,991.55	\$2,290.28
FAMILY - Four units	\$3,223.04	\$3,706.50	\$2,442.46	\$2,808.83
FAMILY - Five units	\$3,818.07	\$4,390.78	\$2,893.37	\$3,327.38
FAMILY - Six units	\$4,413.06	\$5,075.02	\$3,344.28	\$3,845.92
SINGLE PARENT FAMILY - One unit	\$966.91	\$1,111.95	\$732.75	\$842.66
SINGLE PARENT FAMILY - Two units	\$1,314.00	\$1,511.10	\$995.77	\$1,145.14
SINGLE PARENT FAMILY - Three units	\$1,661.11	\$1,910.28	\$1,258.80	\$1,447.62
SINGLE PARENT FAMILY - Four units	\$2,008.20	\$2,309.43	\$1,521.84	\$1,750.12
SINGLE PARENT FAMILY - Five units	\$2,355.28	\$2,708.57	\$1,784.87	\$2,052.60
SINGLE PARENT FAMILY - Six units	\$2,702.40	\$3,107.76	\$2,047.91	\$2,355.10
INDIVIDUAL & SPOUSE - One unit	\$1,437.98	\$1,653.68	\$1,089.71	\$1,253.17
INDIVIDUAL & SPOUSE - Two units	\$2,033.00	\$2,337.95	\$1,540.61	\$1,771.70
INDIVIDUAL & SPOUSE - Three units	\$2,628.01	\$3,022.21	\$1,991.55	\$2,290.28
INDIVIDUAL & SPOUSE - Four units	\$3,223.04	\$3,706.50	\$2,442.46	\$2,808.83
INDIVIDUAL & SPOUSE - Five units	\$3,818.07	\$4,390.78	\$2,893.37	\$3,327.38
INDIVIDUAL & SPOUSE - Six units	\$4,413.06	\$5,075.02	\$3,344.28	\$3,845.92

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

	DIRECT		PAYROLL	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
No Deductible				
INDIVIDUAL - One unit	\$1,388.37	\$1,596.63	\$1,052.14	\$1,209.96
INDIVIDUAL - Two units	\$1,685.90	\$1,938.79	\$1,277.58	\$1,469.22
INDIVIDUAL - Three units	\$1,983.41	\$2,280.92	\$1,503.04	\$1,728.50
INDIVIDUAL - Four units	\$2,280.91	\$2,623.05	\$1,728.51	\$1,987.79
INDIVIDUAL - Five units	\$2,578.43	\$2,965.19	\$1,953.95	\$2,247.04
INDIVIDUAL - Six units	\$2,875.93	\$3,307.32	\$2,179.42	\$2,506.33
FAMILY - One unit	\$2,380.09	\$2,737.10	\$1,803.65	\$2,074.20
FAMILY - Two units	\$2,975.11	\$3,421.38	\$2,254.58	\$2,592.77
FAMILY - Three units	\$3,570.14	\$4,105.66	\$2,705.49	\$3,111.31
FAMILY - Four units	\$4,165.16	\$4,789.93	\$3,156.39	\$3,629.85
FAMILY - Five units	\$4,760.17	\$5,474.20	\$3,607.32	\$4,148.42
FAMILY - Six units	\$5,355.19	\$6,158.47	\$4,058.22	\$4,666.95
SINGLE PARENT FAMILY - One unit	\$1,537.12	\$1,767.69	\$1,164.86	\$1,339.59
SINGLE PARENT FAMILY - Two units	\$1,884.24	\$2,166.88	\$1,427.89	\$1,642.07
SINGLE PARENT FAMILY - Three units	\$2,231.33	\$2,566.03	\$1,690.93	\$1,944.57
SINGLE PARENT FAMILY - Four units	\$2,578.43	\$2,965.19	\$1,953.95	\$2,247.04
SINGLE PARENT FAMILY - Five units	\$2,925.53	\$3,364.36	\$2,216.99	\$2,549.54
SINGLE PARENT FAMILY - Six units	\$3,272.61	\$3,763.50	\$2,480.02	\$2,852.02
INDIVIDUAL & SPOUSE - One unit	\$2,380.09	\$2,737.10	\$1,803.65	\$2,074.20
INDIVIDUAL & SPOUSE - Two units	\$2,975.11	\$3,421.38	\$2,254.58	\$2,592.77
INDIVIDUAL & SPOUSE - Three units	\$3,570.14	\$4,105.66	\$2,705.49	\$3,111.31
INDIVIDUAL & SPOUSE - Four units	\$4,165.16	\$4,789.93	\$3,156.39	\$3,629.85
INDIVIDUAL & SPOUSE - Five units	\$4,760.17	\$5,474.20	\$3,607.32	\$4,148.42
INDIVIDUAL & SPOUSE - Six units	\$5,355.19	\$6,158.47	\$4,058.22	\$4,666.95
RIDER LRTC0100 - Vital Organ Transplant Rider				
INDIVIDUAL	\$148.75	\$171.06	\$112.72	\$129.63
FAMILY	\$347.09	\$399.15	\$263.03	\$302.48
SINGLE PARENT FAMILY	\$347.09	\$399.15	\$263.03	\$302.48
INDIVIDUAL & SPOUSE	\$347.09	\$399.15	\$263.03	\$302.48
RIDER LRSC0100 - Specified Disease Rider				
\$5,000 Deductible				
INDIVIDUAL - One unit	\$89.25	\$102.64	\$67.63	\$77.77
INDIVIDUAL - Two units	\$143.81	\$165.38	\$108.97	\$125.32
INDIVIDUAL - Three units	\$198.34	\$228.09	\$150.31	\$172.86
INDIVIDUAL - Four units	\$252.90	\$290.84	\$191.62	\$220.36
INDIVIDUAL - Five units	\$307.42	\$353.53	\$232.97	\$267.92
INDIVIDUAL - Six units	\$361.99	\$416.29	\$274.30	\$315.45
FAMILY - One unit	\$148.75	\$171.06	\$112.72	\$129.63
FAMILY - Two units	\$247.93	\$285.12	\$187.88	\$216.06
FAMILY - Three units	\$347.09	\$399.15	\$263.03	\$302.48
FAMILY - Four units	\$446.27	\$513.21	\$338.18	\$388.91
FAMILY - Five units	\$545.46	\$627.28	\$413.33	\$475.33
FAMILY - Six units	\$644.60	\$741.29	\$488.51	\$561.79
SINGLE PARENT FAMILY - One unit	\$148.75	\$171.06	\$112.72	\$129.63
SINGLE PARENT FAMILY - Two units	\$247.93	\$285.12	\$187.88	\$216.06
SINGLE PARENT FAMILY - Three units	\$347.09	\$399.15	\$263.03	\$302.48
SINGLE PARENT FAMILY - Four units	\$446.27	\$513.21	\$338.18	\$388.91
SINGLE PARENT FAMILY - Five units	\$545.46	\$627.28	\$413.33	\$475.33
SINGLE PARENT FAMILY - Six units	\$644.60	\$741.29	\$488.51	\$561.79
INDIVIDUAL & SPOUSE - One unit	\$148.75	\$171.06	\$112.72	\$129.63
INDIVIDUAL & SPOUSE - Two units	\$247.93	\$285.12	\$187.88	\$216.06
INDIVIDUAL & SPOUSE - Three units	\$347.09	\$399.15	\$263.03	\$302.48
INDIVIDUAL & SPOUSE - Four units	\$446.27	\$513.21	\$338.18	\$388.91
INDIVIDUAL & SPOUSE - Five units	\$545.46	\$627.28	\$413.33	\$475.33
INDIVIDUAL & SPOUSE - Six units	\$644.60	\$741.29	\$488.51	\$561.79

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**

Limited policies **0%**

	DIRECT		PAYROLL	
	<u>Current Rates</u>	<u>Proposed Rates</u>	<u>Current Rates</u>	<u>Proposed Rates</u>
\$2,500 Deductible				
INDIVIDUAL - One unit	\$133.89	\$153.97	\$101.45	\$116.67
INDIVIDUAL - Two units	\$178.51	\$205.29	\$135.26	\$155.55
INDIVIDUAL - Three units	\$223.13	\$256.60	\$169.08	\$194.44
INDIVIDUAL - Four units	\$267.75	\$307.91	\$202.91	\$233.35
INDIVIDUAL - Five units	\$312.39	\$359.25	\$236.74	\$272.25
INDIVIDUAL - Six units	\$357.02	\$410.57	\$270.55	\$311.13
FAMILY - One unit	\$223.13	\$256.60	\$169.08	\$194.44
FAMILY - Two units	\$317.35	\$364.95	\$240.49	\$276.56
FAMILY - Three units	\$411.56	\$473.29	\$311.87	\$358.65
FAMILY - Four units	\$505.77	\$581.64	\$383.27	\$440.76
FAMILY - Five units	\$599.98	\$689.98	\$454.66	\$522.86
FAMILY - Six units	\$694.21	\$798.34	\$526.06	\$604.97
SINGLE PARENT FAMILY - One unit	\$223.13	\$256.60	\$169.08	\$194.44
SINGLE PARENT FAMILY - Two units	\$317.35	\$364.95	\$240.49	\$276.56
SINGLE PARENT FAMILY - Three units	\$411.56	\$473.29	\$311.87	\$358.65
SINGLE PARENT FAMILY - Four units	\$505.77	\$581.64	\$383.27	\$440.76
SINGLE PARENT FAMILY - Five units	\$599.98	\$689.98	\$454.66	\$522.86
SINGLE PARENT FAMILY - Six units	\$694.21	\$798.34	\$526.06	\$604.97
INDIVIDUAL & SPOUSE - One unit	\$223.13	\$256.60	\$169.08	\$194.44
INDIVIDUAL & SPOUSE - Two units	\$317.35	\$364.95	\$240.49	\$276.56
INDIVIDUAL & SPOUSE - Three units	\$411.56	\$473.29	\$311.87	\$358.65
INDIVIDUAL & SPOUSE - Four units	\$505.77	\$581.64	\$383.27	\$440.76
INDIVIDUAL & SPOUSE - Five units	\$599.98	\$689.98	\$454.66	\$522.86
INDIVIDUAL & SPOUSE - Six units	\$694.21	\$798.34	\$526.06	\$604.97
RIDER LRSC0100 (continued)				
No Deductible				
INDIVIDUAL - One unit	\$178.51	\$205.29	\$135.26	\$155.55
INDIVIDUAL - Two units	\$228.09	\$262.30	\$172.86	\$198.79
INDIVIDUAL - Three units	\$277.67	\$319.32	\$210.43	\$241.99
INDIVIDUAL - Four units	\$327.27	\$376.36	\$248.01	\$285.21
INDIVIDUAL - Five units	\$376.84	\$433.37	\$285.58	\$328.42
INDIVIDUAL - Six units	\$426.42	\$490.38	\$323.15	\$371.62
FAMILY - One unit	\$297.51	\$342.14	\$225.46	\$259.28
FAMILY - Two units	\$386.76	\$444.77	\$293.10	\$337.07
FAMILY - Three units	\$476.02	\$547.42	\$360.73	\$414.84
FAMILY - Four units	\$565.27	\$650.06	\$428.36	\$492.61
FAMILY - Five units	\$654.52	\$752.70	\$496.00	\$570.40
FAMILY - Six units	\$743.77	\$855.34	\$563.63	\$648.17
SINGLE PARENT FAMILY - One unit	\$297.51	\$342.14	\$225.46	\$259.28
SINGLE PARENT FAMILY - Two units	\$386.76	\$444.77	\$293.10	\$337.07
SINGLE PARENT FAMILY - Three units	\$476.02	\$547.42	\$360.73	\$414.84
SINGLE PARENT FAMILY - Four units	\$565.27	\$650.06	\$428.36	\$492.61
SINGLE PARENT FAMILY - Five units	\$654.52	\$752.70	\$496.00	\$570.40
SINGLE PARENT FAMILY - Six units	\$743.77	\$855.34	\$563.63	\$648.17
INDIVIDUAL & SPOUSE - One unit	\$297.51	\$342.14	\$225.46	\$259.28
INDIVIDUAL & SPOUSE - Two units	\$386.76	\$444.77	\$293.10	\$337.07
INDIVIDUAL & SPOUSE - Three units	\$476.02	\$547.42	\$360.73	\$414.84
INDIVIDUAL & SPOUSE - Four units	\$565.27	\$650.06	\$428.36	\$492.61
INDIVIDUAL & SPOUSE - Five units	\$654.52	\$752.70	\$496.00	\$570.40
INDIVIDUAL & SPOUSE - Six units	\$743.77	\$855.34	\$563.63	\$648.17
RIDER LRCS0100 - Cancer Screening Wellness Rider				
INDIVIDUAL	\$396.68	\$456.18	\$300.60	\$345.69
FAMILY	\$743.77	\$855.34	\$563.63	\$648.17
SINGLE PARENT FAMILY	\$545.46	\$627.28	\$413.33	\$475.33

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

Policy Form: PPC01AR and rider PRC0100

DIRECT PREMIUM RATES

	CURRENT RATES			PROPOSED RATES		
Individual						
No Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$31.41	\$3.19	\$14.63	\$36.12	\$3.67	\$16.82
60-64	\$64.78	\$7.78	\$27.56	\$74.50	\$8.95	\$31.70
65-69	\$68.72	\$8.44	\$27.94	\$79.03	\$9.70	\$32.13
70-74	\$74.81	\$9.28	\$28.22	\$86.03	\$10.67	\$32.45
75-79	\$79.13	\$10.31	\$26.81	\$90.99	\$11.86	\$30.83
80-85	\$83.25	\$11.63	\$23.81	\$95.74	\$13.37	\$27.38
\$2,500 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$19.88	\$1.88	\$8.34	\$22.86	\$2.16	\$9.60
60-64	\$39.38	\$4.41	\$15.75	\$45.28	\$5.07	\$18.11
65-69	\$41.53	\$4.78	\$15.84	\$47.76	\$5.50	\$18.22
70-74	\$45.09	\$5.34	\$16.13	\$51.86	\$6.15	\$18.54
75-79	\$47.63	\$5.91	\$15.28	\$54.77	\$6.79	\$17.57
80-85	\$49.69	\$6.56	\$13.59	\$57.14	\$7.55	\$15.63
\$5,000 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$13.22	\$1.03	\$4.69	\$15.20	\$1.19	\$5.39
60-64	\$24.66	\$2.53	\$8.81	\$28.35	\$2.91	\$10.13
65-69	\$25.78	\$2.72	\$8.91	\$29.65	\$3.13	\$10.24
70-74	\$27.84	\$3.00	\$9.00	\$32.02	\$3.45	\$10.35
75-79	\$29.34	\$3.28	\$8.53	\$33.75	\$3.77	\$9.81
80-85	\$30.19	\$3.75	\$7.69	\$34.72	\$4.31	\$8.84
Two Adult Family						
No Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$38.53	\$4.03	\$18.56	\$44.31	\$4.64	\$21.35
60-64	\$79.13	\$9.56	\$34.41	\$90.99	\$11.00	\$39.57
65-69	\$85.03	\$10.41	\$35.25	\$97.79	\$11.97	\$40.54
70-74	\$94.69	\$11.91	\$36.47	\$108.89	\$13.69	\$41.94
75-79	\$103.03	\$13.41	\$35.81	\$118.49	\$15.42	\$41.18
80-85	\$115.78	\$16.13	\$33.75	\$133.15	\$18.54	\$38.81
\$2,500 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$24.00	\$2.34	\$10.59	\$27.60	\$2.70	\$12.18
60-64	\$47.81	\$5.44	\$19.59	\$54.98	\$6.25	\$22.53
65-69	\$51.09	\$6.00	\$20.06	\$58.76	\$6.90	\$23.07
70-74	\$56.72	\$6.75	\$20.91	\$65.23	\$7.76	\$24.04
75-79	\$61.69	\$7.59	\$20.44	\$70.94	\$8.73	\$23.50
80-85	\$68.81	\$9.19	\$19.22	\$79.13	\$10.57	\$22.10
\$5,000 Deductible						
Policies With Unlimited Chemotherapy						
Issue Ages	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
18-59	\$15.56	\$1.31	\$6.00	\$17.90	\$1.51	\$6.90
60-64	\$29.63	\$3.09	\$10.97	\$34.07	\$3.56	\$12.61
65-69	\$31.41	\$3.28	\$11.25	\$36.12	\$3.77	\$12.94
70-74	\$34.69	\$3.84	\$11.72	\$39.89	\$4.42	\$13.48
75-79	\$37.69	\$4.31	\$11.44	\$43.34	\$4.96	\$13.15
80-85	\$41.63	\$5.06	\$10.59	\$47.87	\$5.82	\$12.18

**ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms**

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
Limited policies **0%**

DIRECT PREMIUM RATES

Issue Ages 0-19 or to 25 if a full time student

	<u>PROPOSED RATES</u>			<u>PROPOSED RATES</u>		
Dependent Children Coverage						
No Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$3.84	\$0.47	\$2.25	\$4.42	\$0.54	\$2.59
\$2,500 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$2.16	\$0.28	\$1.31	\$2.48	\$0.32	\$1.51
\$5,000 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$1.22	\$0.19	\$0.75	\$1.40	\$0.22	\$0.86

ACTUARIAL MEMORANDUM - ARKANSAS
All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

PAYROLL PREMIUM RATES

Individual	CURRENT RATES			PROPOSED RATES		
	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
No Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$19.80	\$1.88	\$9.08	\$22.77	\$2.16	\$10.44
65-69	\$54.98	\$6.75	\$22.35	\$63.22	\$7.76	\$25.70
70-74	\$59.85	\$7.79	\$22.58	\$68.83	\$8.95	\$25.96
75-79	\$63.30	\$8.25	\$21.45	\$72.80	\$9.49	\$24.67
80-85	\$66.60	\$9.30	\$19.05	\$76.59	\$10.70	\$21.91
\$2,500 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$12.98	\$1.13	\$5.18	\$14.92	\$1.29	\$5.95
65-69	\$33.23	\$3.83	\$12.68	\$38.21	\$4.40	\$14.58
70-74	\$36.08	\$4.28	\$12.90	\$41.49	\$4.92	\$14.84
75-79	\$38.10	\$4.73	\$12.23	\$43.82	\$5.43	\$14.06
80-85	\$39.75	\$5.25	\$10.88	\$45.71	\$6.04	\$12.51
\$5,000 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$8.93	\$0.60	\$2.93	\$10.26	\$0.69	\$3.36
65-69	\$20.63	\$2.18	\$7.13	\$23.72	\$2.50	\$8.19
70-74	\$22.28	\$2.40	\$7.20	\$25.62	\$2.76	\$8.28
75-79	\$23.48	\$2.63	\$6.83	\$27.00	\$3.02	\$7.85
80-85	\$24.15	\$3.00	\$6.15	\$27.77	\$3.45	\$7.07

PAYROLL PREMIUM RATES

Two Adult Family	CURRENT RATES			PROPOSED RATES		
	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
No Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$24.08	\$2.40	\$11.48	\$27.69	\$2.76	\$13.20
65-69	\$68.03	\$8.33	\$28.20	\$78.23	\$9.57	\$32.43
70-74	\$75.75	\$9.53	\$29.18	\$87.11	\$10.95	\$33.55
75-79	\$82.43	\$10.73	\$28.65	\$94.79	\$12.33	\$32.95
80-85	\$92.63	\$12.90	\$27.00	\$106.52	\$14.84	\$31.05
\$2,500 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$15.45	\$1.35	\$6.53	\$17.77	\$1.55	\$7.50
65-69	\$40.88	\$4.80	\$16.05	\$47.01	\$5.52	\$18.46
70-74	\$45.38	\$5.40	\$16.73	\$52.18	\$6.21	\$19.23
75-79	\$49.35	\$6.08	\$16.35	\$56.75	\$6.99	\$18.80
80-85	\$55.05	\$7.35	\$15.38	\$63.31	\$8.45	\$17.68
\$5,000 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
Issue Ages						
18-64	\$10.43	\$0.75	\$3.68	\$11.99	\$0.86	\$4.23
65-69	\$25.13	\$2.63	\$9.00	\$28.89	\$3.02	\$10.35
70-74	\$27.75	\$3.08	\$9.38	\$31.91	\$3.54	\$10.78
75-79	\$30.15	\$3.45	\$9.15	\$34.67	\$3.97	\$10.52
80-85	\$33.30	\$4.05	\$8.48	\$38.30	\$4.66	\$9.75

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All Individual Cancer Insurance Policy Forms

ANNUAL PREMIUM RATE SCHEDULE

Proposed Rate Increase

Unlimited policies **15%**
 Limited policies **0%**

PAYROLL PREMIUM RATES

Issue Ages 0-19 or to 25 if a full time student

	<u>PROPOSED RATES</u>			<u>PROPOSED RATES</u>		
Dependent Children Coverage						
No Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$3.15	\$0.38	\$1.80	\$3.62	\$0.43	\$2.07
\$2,500 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$1.80	\$0.23	\$1.05	\$2.07	\$0.26	\$1.21
\$5,000 Deductible	Policies With Unlimited Chemotherapy			Policies With Unlimited Chemotherapy		
	Basic Policy	\$50 Room Ben	Unlimited Chemo	Basic Policy	\$50 Room Ben	Unlimited Chemo
	\$0.98	\$0.15	\$0.60	\$1.12	\$0.17	\$0.69