

<i>SERFF Tracking Number:</i>	<i>BBDE-127302093</i>	<i>State:</i>	<i>Delaware</i>
<i>Filing Company:</i>	<i>Blue Cross Blue Shield of Delaware</i>	<i>State Tracking Number:</i>	<i>43810</i>
<i>Company Tracking Number:</i>	<i>061102</i>		
<i>TOI:</i>	<i>H15I Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H15I.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>HST.GC.HI Individual Rates</i>		
<i>Project Name/Number:</i>	<i>HST.GC.HI Individual Rates 10/1/11/</i>		

## Filing at a Glance

Company: Blue Cross Blue Shield of Delaware

Product Name: HST.GC.HI Individual Rates	SERFF Tr Num: BBDE-127302093	State: Delaware
TOI: H15I Individual Health - Hospital/Surgical/Medical Expense	SERFF Status: Assigned	State Tr Num: 43810
Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense	Co Tr Num: 061102	State Status: Filing Outsourced for Actuarial Review
Filing Type: Rate		Reviewer(s): Jennifer Dawson (LRF), Linda Nemes (LRF), Laura Mauchly
	Authors: Jonathan Neipris, Elaine Rybaltowski, Elizabeth Dinc	Disposition Date:
	Date Submitted: 06/30/2011	Disposition Status:
Implementation Date Requested: 10/01/2011		Implementation Date:

State Filing Description:

## General Information

Project Name: HST.GC.HI Individual Rates 10/1/11  
 Project Number:  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact: 9.1%

Status of Filing in Domicile: Not Filed  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Individual Market Type: Individual  
 Filing Status Changed: 07/20/2011  
 State Status Changed: 07/22/2011  
 Created By: Elizabeth Dinc  
 Corresponding Filing Tracking Number:

Deemer Date:  
 Submitted By: Elizabeth Dinc  
 PPACA: Non-Grandfathered Immed Mkt Reforms, Grandfathered Immed Mkt Reforms  
 PPACA Notes: null  
 Filing Description:

This filing contains BCBSD's rates proposed to be effective October 1, 2011 for our products in the individual market which are either not health-underwritten (i.e. HIPAA and Group Conversion) or are part of a closed block of business (i.e. the Health Statement block which has not been sold for at least 5 years).

The composite annual increase (from the October 2010 rates to these October 2011 rates) is 9.1%.

SERFF Tracking Number: BBDE-127302093 State: Delaware  
 Filing Company: Blue Cross Blue Shield of Delaware State Tracking Number: 43810  
 Company Tracking Number: 061102  
 TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical  
 Hospital/Surgical/Medical Expense Expense  
 Product Name: HST.GC.HI Individual Rates  
 Project Name/Number: HST.GC.HI Individual Rates 10/1/11/

We have included an Actuarial Memorandum, a Statement of Actuarial Opinion and Exhibits regarding these rates, as well as the Filing Certifications and our check in the amount of the \$50.00 filing fee.

## Company and Contact

### Filing Contact Information

Jonathan Neipris, Senior Counsel jonathan.neipris@bcbsde.com  
 800 Delaware Avenue 302-421-3025 [Phone]  
 Suite 900 302-421-3387 [FAX]  
 Wilmington, DE 19801-1368

### Filing Company Information

Blue Cross Blue Shield of Delaware CoCode: 53287 State of Domicile: Delaware  
 800 Delaware Ave. Group Code: Company Type:  
 Suite 900 Group Name: State ID Number:  
 Wilmington, DE 19801-1368 FEIN Number: 51-0020405  
 (302) 421-3000 ext. [Phone]

## Filing Fees

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

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
P129378	\$50.00	06/29/2011

SERFF Tracking Number: BBDE-127302093 State: Delaware  
 Filing Company: Blue Cross Blue Shield of Delaware State Tracking Number: 43810  
 Company Tracking Number: 061102  
 TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense  
 Product Name: HST.GC.HI Individual Rates  
 Project Name/Number: HST.GC.HI Individual Rates 10/1/11/

## Rate Information

Rate data applies to filing.

Filing Method: SERFF  
 Rate Change Type: Increase  
 Overall Percentage of Last Rate Revision: 5.900%  
 Effective Date of Last Rate Revision: 10/01/2010  
 Filing Method of Last Filing: SERFF

## Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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Blue Cross Blue Shield of Delaware	Increase	18.400%	9.100%	\$325,256	276	\$3,906,781	%	%
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Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	59		9		179		164	
Policy Holders:	39		7		132		98	

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## Rate Review Details

### COMPANY:

Company Name: Blue Cross Blue Shield of Delaware  
HHS Issuer Id: 76168  
Product Names: Simply Blue EPO  
Blue Care IPA  
Blue Classic Traditional  
Blue Advantage PPO HSA

Trend Factors:

### FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: Various

### REQUESTED RATE CHANGE

#### INFORMATION:

Change Period: Annual  
Member Months: 4,563  
Benefit Change: Increase  
Percent Change Requested: Min: 0.5 Max: 9.9 Avg: 9.1

### PRIOR RATE:

Total Earned Premium: 3,450,203.00  
Total Incurred Claims: 3,185,096.00  
Annual \$: Min: 546.21 Max: 1,203.81 Avg: 756.13

### REQUESTED RATE:

<i>SERFF Tracking Number:</i>	<i>BBDE-127302093</i>	<i>State:</i>	<i>Delaware</i>
<i>Filing Company:</i>	<i>Blue Cross Blue Shield of Delaware</i>	<i>State Tracking Number:</i>	<i>43810</i>
<i>Company Tracking Number:</i>	<i>061102</i>		
<i>TOI:</i>	<i>H151 Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H151.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>HST.GC.HI Individual Rates</i>		
<i>Project Name/Number:</i>	<i>HST.GC.HI Individual Rates 10/1/11/</i>		
<b>Projected Earned Premium:</b>	<b>3,906,781.00</b>		
<b>Projected Incurred Claims:</b>	<b>3,476,822.00</b>		
<b>Annual \$:</b>	<b>Min: 592.23 Max: 1,376.41 Avg: 856.19</b>		

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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Oct 2011 Misc. Individual Filing		New		Oct 2011 HST.GC.HI Individual U65 Rate Filing v2.pdf

**BLUECROSS BLUESHIELD OF DELAWARE  
INDIVIDUAL, NON-MEDIGAP BUSINESS (HST, GC, HI)  
Pricing Analysis**

Experience Period:	Start	3/1/2010	Projection Period:		HST, GC, HI	PERCMD	(7):	Loss Ratio:	82.0%									
	Incurred Thru	2/28/2011	Start	Through	10/1/2011	1/1/2012												
	Paid Through	4/30/2011	Midpoint	Trend Mos	3/31/2012	7/1/2012												
		8/30/2010			19	22												
	(1)	(2)	(3)	(4)	(5)	(8)	(8b)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)		
								= (8b)/(7)		= (2)*(10)	= (8b)/(11)	= (9)/(11)		= (11)*(1+(14))				
<u>Product</u>	<u>Contracts as of 4/30/2011</u>	<u>% Distrib</u>	<u>Ultimate Claims</u>	<u>Income</u>	<u>Loss Ratio</u>	<u>Annual Trend</u>	<u>Trend Factor 19 months</u>	<u>Credible Projected Claims</u>	<u>Credible Projected Claims Including HCR and Benefit changes*</u>	<u>Required Income</u>	<u>Income Adj Factor</u>	<u>Income at 7/11 Rate Level</u>	<u>Projected Loss Ratio w/o Rate Increase</u>	<u>Needed Rate Increase Eff 10/1/11</u>	<u>Proposed Rate Increase Eff 10/1/11</u>	<u>Gen Rev</u>	<u>Proposed vs. Needed Differential</u>	<u>Loss Ratio after Rate Increase</u>
<b>Grandfathered</b>																		
HEALTH (UW)	77	27.9%	\$867,763	\$810,731	107.0%	10.3%	1.1676	\$859,148	\$862,148	\$1,051,399	1.0061	\$815,647	105.7%	28.9%	9.7%	\$894,765	(\$156,635)	96.4%
GROUP CONV	11	4.0%	\$77,036	\$262,262	29.4%	10.3%	1.1676	\$251,094	\$258,861	\$315,684	1.0000	\$262,262	98.7%	20.4%	0.0%	\$262,262	(\$53,422)	98.7%
HIPAA	63	22.8%	\$2,144,677	\$1,871,610	114.6%	8.9%	1.1441	\$1,965,267	\$1,977,459	\$2,411,535	1.0665	\$1,996,064	99.1%	20.8%	9.9%	\$2,193,675	(\$217,860)	90.1%
<b>TOTAL:</b>	<b>151</b>	<b>54.7%</b>	<b>\$ 3,089,476</b>	<b>\$ 2,944,603</b>	<b>104.9%</b>	<b>9.4%</b>	<b>1.1525</b>	<b>\$ 3,075,509</b>	<b>\$ 3,098,467</b>	<b>\$ 3,778,619</b>	<b>1.0439</b>	<b>\$ 3,073,973</b>	<b>100.8%</b>	<b>22.9%</b>	<b>9.0%</b>	<b>\$ 3,350,701</b>	<b>(\$276,728)</b>	<b>92.5%</b>
<b>NonGrandfathered - Active</b>																		
GROUP CONV	3	1.1%	\$302	\$16,870	1.8%	10.3%	1.1676	\$16,152	\$16,152	\$19,697	1.0000	\$16,870	95.7%	16.8%	0.0%	\$16,870	(\$2,827)	95.7%
HIPAA	68	24.6%	\$51,168	\$165,030	31.0%	8.5%	1.1375	\$120,425	\$122,231	\$149,062	1.0000	\$165,030	74.1%	-9.7%	9.9%	\$181,368	\$32,306	67.4%
<b>TOTAL:</b>	<b>71</b>	<b>25.7%</b>	<b>\$ 51,470</b>	<b>\$ 181,900</b>	<b>28.3%</b>	<b>8.7%</b>	<b>1.1410</b>	<b>\$ 136,576</b>	<b>\$ 138,383</b>	<b>\$ 168,759</b>	<b>1.0000</b>	<b>\$ 181,900</b>	<b>76.1%</b>	<b>-7.2%</b>	<b>9.0%</b>	<b>\$ 198,238</b>	<b>\$ 29,479</b>	<b>69.8%</b>
<b>NonGrandfathered - Discontinued</b>																		
GROUP CONV	2	0.7%	\$422	\$13,725	3.1%	10.3%	1.1676	\$13,141	\$15,874	\$19,359	1.0000	\$13,725	115.7%	41.0%	9.9%	\$15,084	(\$4,275)	105.2%
HIPAA	48	17.4%	\$30,684	\$287,065	10.7%	8.4%	1.1366	\$197,739	\$201,450	\$245,670	1.0000	\$287,065	70.2%	-14.4%	9.9%	\$315,484	\$69,814	63.9%
<b>TOTAL:</b>	<b>50</b>	<b>18.1%</b>	<b>\$ 31,106</b>	<b>\$ 300,790</b>	<b>10.3%</b>	<b>8.5%</b>	<b>1.1384</b>	<b>\$ 210,879</b>	<b>\$ 217,324</b>	<b>\$ 265,030</b>	<b>1.0000</b>	<b>\$ 300,790</b>	<b>72.3%</b>	<b>-11.9%</b>	<b>9.9%</b>	<b>\$ 330,568</b>	<b>\$ 65,539</b>	<b>65.7%</b>
<b>Former DHP-DE PERCMD \$500</b>																		
	4	1.4%	\$13,044	\$22,910	56.9%	10.3%	1.1965	\$22,478	\$22,648	\$27,619	1.0852	\$24,862	91.1%	11.1%	9.7%	\$27,274	(\$346)	83.0%
<b>GRAND TOTAL:</b>	<b>276</b>	<b>100.0%</b>	<b>\$3,185,096</b>	<b>\$3,450,203</b>	<b>92.3%</b>	<b>9.3%</b>	<b>1.1514</b>	<b>\$3,445,443</b>	<b>\$3,476,822</b>	<b>\$4,240,027</b>	<b>1.0381</b>	<b>\$3,581,526</b>	<b>97.1%</b>	<b>18.4%</b>	<b>9.1%</b>	<b>\$3,906,781</b>	<b>-\$333,245</b>	<b>89.0%</b>

\* HRC changes were effective 10/1/10.  
\* Transplant changes will be effective 10/1/11.

**BLUECROSS BLUESHIELD OF DELAWARE  
INDIVIDUAL HEALTH INSURANCE RATES**

**CREDIBILITY**

<u>CONTRACTS</u>		
<u>FROM</u>	<u>TO</u>	<u>CRED.</u>
0	15	0.00
16	31	0.15
32	37	0.20
38	43	0.25
44	49	0.30
50	64	0.30
65	79	0.35
80	99	0.40
100	149	0.50
150	199	0.55
200	249	0.60
250	299	0.65
300	349	0.70
350	399	0.75
400	449	0.80
450	499	0.85
500	624	0.90
625	749	0.95
750	999	1.00
1,000	UP	1.00

# BLUECROSS BLUESHIELD OF DELAWARE

## INDIVIDUAL NON-MEDIGAP BUSINESS 2011 RETENTION COMPONENTS

HST, GC, HI, PERCMD  
% of  
Gross  
Revenue

* Projected Claims + Capitations	<b>82.0%</b>
Admin Costs	10.8%
Broker Commissions	0.0%
Contrib to Reserve	6.0%
Premium Taxes	0.0%
Assessment Fees	0.0%
Federal Taxes	1.2%
<b>Net Expenses</b>	<b>100.0%</b>
Implicit Retention = 1 - DLR	18.0%

\* Claims includes Disease Management of approximately 0.5% of claims.

**BlueCross BlueShield of Delaware  
Rate Change History  
INDIVIDUAL, NON-MEDIGAP MARKET**

Effective Date	HST, GC, HI									PERCMD	
	Grandfathered Plans			NonGrandfathered Plans - Discontinued			NonGrandfathered Plans - Active			Effective Date	Former DHP-DE Percentage Increase
	UNDERWRITTEN (Health Statement)- Closed Block	GROUP CONVERSION	HIPAA	GROUP CONVERSION	HIPAA	GROUP CONVERSION	HIPAA	GROUP CONVERSION	HIPAA		
Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	
09/01/06	5.9%	8.2%	7.4%	8.2%	7.4%					10/1/06	0.0%
										1/1/07 (retro 3 r	0.0%
										4/1/07	0.0%
09/1/07	3.8%	0.4%	7.6%	0.4%	7.6%					7/1/07	0.0%
										10/1/07	3.0%
										1/1/08	0.0%
										4/1/08	0.0%
10/1/08	9.0%	6.0%	6.0%	6.0%	6.0%					7/1/08	8.6%
										10/1/08	3.0%
										1/1/09	3.0%
										4/1/09	3.0%
10/1/09	4.5%	3.0%	10.0%	3.0%	10.0%					7/1/09	3.0%
10/1/10	1.0%	0.0%	9.9%	0.0%	9.9%		Inception	Inception		01/01/10	0.0%
10/1/11	9.7%	0.0%	9.9%	9.9%	9.9%		0.0%	9.9%		01/01/11	10.4%
										01/01/12	9.7%

**BLUECROSS BLUESHIELD OF DELAWARE  
INDIVIDUAL, NON-MEDIGAP BUSINESS (ALL BUSINESS LINES)  
PORTFOLIO SUMMARY Proposed Effective 10/1/11 and 1/1/12**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17		
Medical Coverage	MEDICAL BENEFIT							In-Network		Out-of-Network				Description	Rx Benefit	Medical & Rx Gross, Monthly Composite Rate	Δ % Rate Increase	Medical & Rx Gross, Monthly Composite Rate
	Option	Copays	Ded.	Coins. Coins.	Max	OOP Max	ER	Ded.	Coins. Coins.	Max	OOP Max							
<b>Grandfathered Plans</b>																		
<b>Former DHP-DE</b>		Ded	\$500	80%	\$1,500	\$2,000	Ded	n/a	n/a	n/a	n/a	CMM 80%, \$500 Ded, \$2,000 OOP Max	\$0/20/45, \$100 Ded, \$2K Max	<b>Effective January 2011</b>	\$288	9.7%	<b>Effective January 2012</b>	\$316
<b>HEALTH (UW)</b>														<b>Effective October 2010</b>			<b>Effective October 2011</b>	
\$250 Ded	1	Ded	\$250	80%	\$1,000	\$1,250	Ded	n/a	n/a	n/a	n/a	CMM \$250 Ded	Integrated	\$636	9.7%	\$698		
\$500 Ded	2	Ded	\$500	80%	\$1,000	\$1,500	Ded	n/a	n/a	n/a	n/a	CMM \$500 Ded	Integrated	\$623	9.7%	\$684		
\$1,000 Ded	3	Ded	\$1,000	80%	\$1,000	\$2,000	Ded	n/a	n/a	n/a	n/a	CMM \$1,000 Ded	Integrated	\$574	9.7%	\$630		
\$2,000 Ded	4	Ded	\$2,000	80%	\$1,000	\$3,000	Ded	n/a	n/a	n/a	n/a	CMM \$2,000 Ded	Integrated	\$467	9.7%	\$512		
COOP-80	5	BC: 100%, IP: 100% After \$10 Copay, BS: 80% Coins., EXT: \$100 Ded, 80%										CMM COOP-80	Integrated	\$757	9.7%	\$830		
<b>GROUP CONV</b>																		
\$750 Ded	1	Ded	\$750	70%	UNL	UNL	\$25	n/a	n/a	n/a	n/a	CNV \$750 Ded (GF)	Integrated	\$1,123	0.0%	\$1,123		
\$2,000 Ded	2	Ded	\$2,000	80%	\$2,000	\$4,000	Ded	n/a	n/a	n/a	n/a	CNV \$2,000 Ded (GF)	Integrated	\$1,179	0.0%	\$1,179		
<b>HIPAA</b>																		
Basic	1	Ded	\$250	varies	\$3,000	\$3,250	\$50	n/a	n/a	n/a	n/a	HIP Basic (GF)	n/a	\$1,348	9.9%	\$1,481		
IPA J \$10/25	2	\$10/\$25	\$0	100%	UNL	\$1,000	\$100	n/a	n/a	n/a	n/a	HIP IPA \$10 (GF)	10/25%	\$1,841	9.9%	\$2,023		
IPA 30 - High	3	\$30/\$40	\$1,000	100%	\$0	UNL	\$100	n/a	n/a	n/a	n/a	HIP IPA \$30 (GF)	\$0/20/45, \$100 Ded, \$5K Max	\$1,385	9.9%	\$1,522		
PPO HSA \$1800	4	Ded	\$1,800	100%	\$0	\$1,800	Ded	1800	0.8	3450	5250	HIP PPO HSA \$1800 Ded (GF)	Integrated	\$995	9.9%	\$1,093		
<b>NonGrandfathered Plans - Active</b>																		
<b>GROUP CONV</b>																		
\$750 Ded	1	Ded	\$750	70%	UNL	UNL	\$25	n/a	n/a	n/a	n/a	CNV \$750 Ded (NonGF)	Integrated	\$1,486	0.0%	\$1,486		
<b>HIPAA</b>																		
PPO HSA \$1800	3	Ded	\$1,800	100%	\$0	\$1,800	Ded	1800	0.8	3450	5250	HIP PPO HSA \$1800 Ded (NonGF)	Integrated	\$990	9.9%	\$1,088		
EPO High \$2000	NEW	\$20/\$45	\$2,000	80%	\$3,000	\$5,000		n/a	n/a	n/a	n/a	EPO High 80 \$2000/\$6000 agg	\$15/25%/50%, \$500 Ded Brand only	\$1,134	9.9%	\$1,247		
<b>NonGrandfathered Plans - Discontinued</b>																		
<b>GROUP CONV</b>																		
\$750 Ded	1	Ded	\$750	70%	UNL	UNL	\$25	n/a	n/a	n/a	n/a	CNV \$750 Ded (NonGF)	Integrated	\$1,123	9.9%	\$1,234		
<b>HIPAA</b>																		
IPA J \$10/25	2	\$10/\$25	\$0	100%	UNL	\$1,000	\$100	n/a	n/a	n/a	n/a	HIP IPA \$10 (NonGF)	10/25%	\$1,841	9.9%	\$2,023		
IPA 30 - High	3	\$30/\$40	\$1,000	100%	\$0	UNL	\$100	n/a	n/a	n/a	n/a	HIP IPA \$30 (NonGF)	\$0/20/45, \$100 Ded	\$1,385	9.9%	\$1,522		
PPO HSA \$1800	4	Ded	\$1,800	100%	\$0	\$1,800	Ded	1800	0.8	3450	5250	HIP PPO HSA \$1800 Ded (NonGF)	Integrated	\$995	9.9%	\$1,093		

**BlueCross BlueShield of Delaware  
Individual, Non-Medigap Business**

**Rating Factors**

PERCMD

<b>AGE FACTORS</b>	
Age	Factor
Adult<20	0.59
20-24	0.63
25-29	0.69
30-34	0.77
35-39	0.85
40-44	1.00
45-49	1.26
50-54	1.57
55-59	1.98
60-64	2.47

<b>TIER FACTORS</b>				
	Ind	Ind	Ind	
	Ind	&Ch(ren)	&Spouse	
			Family	
	1.0000	2.2623	2.0000	3.2623
	1.0000	2.1923	2.0000	3.1923
	1.0000	2.3077	2.0000	3.3077
	1.0000	2.4214	2.0000	3.4214
	1.0000	2.3807	2.0000	3.3807
	1.0000	2.1836	2.0000	3.1836
	1.0000	1.8467	2.0000	2.8467
	1.0000	1.5828	2.0000	2.5828
	1.0000	1.4230	2.0000	2.4230
	1.0000	1.2935	2.0000	2.2935

HEALTH STATEMENT

<b>AGE FACTORS</b>	
Age	Factor
< 30	0.68
30-39	0.75
40-44	0.85
45-49	0.93
50-54	0.99
55-59	1.12
60-64	1.27

<b>TIER FACTORS</b>				
	Ind	Ind	Ind	
	Ind	&Ch(ren)	&Spouse	
			Family	
	1.0000	1.3300		1.6700
	1.0000	1.3300		1.6700
	1.0000	1.3300		1.6700
	1.0000	1.3300		1.6700
	1.0000	1.3300		1.6700
	1.0000	1.3300		1.6700
	1.0000	1.3300		1.6700

<b>SMOKER FACTORS</b>	
Smoker	1.084
Non-Smoker	0.975

CONVERSION

<b>AGE FACTORS</b>	
Age	Factor
< 30	0.76
30-44	0.83
45-54	0.94
55&over	1.09

<b>TIER FACTORS</b>				
	Ind	Ind	Ind	
	Ind	&Ch(ren)	&Spouse	
			Family	
	1.0000	1.2308		1.5385
	1.0000	1.2308		1.5385
	1.0000	1.2308		1.5385
	1.0000	1.2308		1.5385

<b>SMOKER FACTORS</b>	
Smoker	1.084
Non-Smoker	0.975

HIPAA

<b>AGE FACTORS</b>	
Age	Factor
< 30	0.76
30-44	0.83
45-54	0.94
55&over	1.09

<b>TIER FACTORS</b>				
	Ind	Ind	Ind	
	Ind	&Ch(ren)	&Spouse	
			Family	
	1.0000	1.3300		1.6700
	1.0000	1.3300		1.6700
	1.0000	1.3300		1.6700
	1.0000	1.3300		1.6700