

**State:** District of Columbia **Filing Company:** The Guardian Life Insurance Company of America  
**TOI/Sub-TOI:** H11G Group Health - Disability Income/H11G.002 Short Term  
**Product Name:** 10512 Short Term Disability Rates  
**Project Name/Number:** 10512 Short Term Disability Rates/10512DC

## Filing at a Glance

Company: The Guardian Life Insurance Company of America  
Product Name: 10512 Short Term Disability Rates  
State: District of Columbia  
TOI: H11G Group Health - Disability Income  
Sub-TOI: H11G.002 Short Term  
Filing Type: Rate  
Date Submitted: 11/21/2016  
SERFF Tr Num: GARD-130815499  
SERFF Status: Submitted to State  
State Tr Num:  
State Status:  
Co Tr Num: 10512DC STD SCEP RATE  
Implementation: On Approval  
Date Requested:  
Author(s): Victoria Arama, Marilyn Young, Michael Hambleton, Krista Roberts, Karen McCloskey, Julie Derks, Melanie Glassic  
Reviewer(s):  
Disposition Date:  
Disposition Status:  
Implementation Date:

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**Project Name/Number:** 10512 Short Term Disability Rates/10512DC

## General Information

Project Name: 10512 Short Term Disability Rates	Status of Filing in Domicile: Not Filed
Project Number: 10512DC	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Group Market Type: Employer, Association, Trust, Other	Explanation for Other Group Market Type: Union Group
Overall Rate Impact:	Filing Status Changed: 11/21/2016
	State Status Changed:
Deemer Date:	Created By: Julie Derks
Submitted By: Julie Derks	Corresponding Filing Tracking Number: GARD-130752405

### Filing Description:

The attached actuarial memorandum is being submitted to your Department for review and approval for use in the District of Columbia. This actuarial memorandum applies to the form currently being submitted for review and approval under GARD-130752405. A copy of the filing description used in that filing is copied below.

The required actuarial memorandum is attached to the Supporting Documentation tab. We request that the contents of this memo be treated as confidential and proprietary.

The attached Scheduled Contract Payment Rider form GC-R-STD-SCEP-16-DC is being filed for review and approval by your Department.

Form GC-R-STD-SCEP-15-DC was previously approved as part of SERFF Tracking No. GARD-130149305. During the implementation of the rider, we discovered necessary revisions to the language for administrative purposes. A redline version is being provided for ease of review.

The Portable version of the Scheduled Contract Payment Rider has also been updated and attached to the Supporting Documentation tab.

Variable language is indicated by brackets and numbered to correspond with the explanations in the attached memoranda. We assure the Department that any change or modification to a variable item outside the approved ranges will be submitted for prior approval.

The form in this submission was developed using simplified language. The form has a Flesch reading ease test score of at least 40. The forms were computer scored.

Please note, the District of Columbia Life & Health Insurance Guaranty Association Act of 1992 Summary of General Purposes and Current Limitations of Coverage will be provided as a separate notice to the Policyholder. We have included a copy of such disclaimer notice under the Supporting Documentation tab.

We appreciate the Department's time and consideration with respect to this filing.

## Company and Contact

### Filing Contact Information

Julie Derks, Project Manager I

julie\_derks@glic.com

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2300 E Capitol Drive 920-749-6020 [Phone]  
Appleton, WI 54911

**Filing Company Information**

The Guardian Life Insurance Company of America	CoCode: 64246	State of Domicile: New York
7 Hanover Square	Group Code: 429	Company Type: Life
New York, NY 10004	Group Name:	State ID Number:
(212) 598-8704 ext. [Phone]	FEIN Number: 13-5123390	

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**Filing Fees**

Fee Required? No  
Retaliatory? No  
Fee Explanation:

**SERFF Tracking #:**

GARD-130815499

**State Tracking #:**

**Company Tracking #:**

10512DC STD SCEP RATE

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## Rate Information

Rate data does NOT apply to filing.

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## Supporting Document Schedules

<b>Bypassed - Item:</b>	Cover Letter All Filings
<b>Bypass Reason:</b>	See General Information Tab.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	The actuarial memorandum is attached below.
<b>Attachment(s):</b>	Act Mem - SCEP.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	Please see the Actuarial Memorandum attached to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

GARD-130815499

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

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<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	Please see the Actuarial Memorandum attached to this filing. Previous actuarial materials were filed and approved under SERFF Tracking #GARD-130180320.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



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## Actuarial Memorandum

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### Scheduled Contract Employee Provision Form SCEP-16

We believe that the amendments to Guardian's Scheduled Contract Employee Provision under Form SCEP-16 will have no prospective impact on our Group Disability rates. We expect that any future impact on Guardian's claim costs will flow through our experience.

If there are any questions, please contact me at 610-807-6181.

*David Ferrari*

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David Ferrari, FSA MAAA  
Actuarial Fellow

8/29/16

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Date