

State: Pennsylvania **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: TLIC NEA RINC 2015
Project Name/Number: TLIC NEA RINC 2015/3004

Filing at a Glance

Company: Transamerica Life Insurance Company
Product Name: TLIC NEA RINC 2015
State: Pennsylvania
TOI: LTC03G Group Long Term Care
Sub-TOI: LTC03G.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 06/01/2016
SERFF Tr Num: AEGJ-130596759
SERFF Status: Assigned
State Tr Num: AEGJ-130596759
State Status: Received Review in Progress
Co Tr Num:

Implementation: On Approval
Date Requested:
Author(s): Dianna Whitney, Debbie Bellows, Wendi Miller, Laura Aleman
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 69% increase on 41 PA policyholders of the Transamerica NEA Group (i.e. group LTC forms FC001 NH (PA) 796, GC001 LTC (PA) 796, and GC001 HHC (PA) 796).

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General Information

Project Name: TLIC NEA RINC 2015 Status of Filing in Domicile: Authorized
Project Number: 3004 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: Association Overall Rate Impact: 69%
Filing Status Changed: 06/02/2016 Deemer Date:
State Status Changed: 06/02/2016 Submitted By: Dianna Whitney
Created By: Dianna Whitney
Corresponding Filing Tracking Number: AEGJ-130596703

Filing Description:

New Submission

Revised Rates for Long Term Care insurance policy forms GP001 796 (GC001 796), et al. as NEA Group series

Enclosed for your formal review and approval are revised actuarial memorandum and rates. Rate increases have previously been approved by the Department for these forms. Please refer to the attached Actuarial Memorandum for history of these rate adjustments.

The rate filing is a request for an increase on the base policy and all associated certificates and riders that varies by benefit period and by benefit increase options. Please refer to the enclosed actuarial letter and memorandum for the detailed information regarding the rate increase request.

Please accept this letter as certification that we are no longer selling these policy forms.

The policy forms affected by this rate revision are as follows:

Form Numbers

GP001 796 (GC001 796)

Please be advised that a corresponding individual Long Term Care Insurance policy form filing has been filed concurrently and under separate cover on SERFF, file no. AEGJ-130596703 The forms filed are to be used during our rate increase process for previously approved policies receiving a rate increase. When the policyholder receives notice of a premium rate increase they will be given the option to offset the increase and lower their premium by reducing the percentage of their current Benefit Increase Option benefit.

Your review and approval of this submission will be greatly appreciated. If you have any questions, or need additional information, please feel free to call me at 1-972-881-6309. My email address is dianna.whitney@transamerica.com.

Dianna Whitney
Senior State Filing Analyst

State: Pennsylvania **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
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Company and Contact

Filing Contact Information

Dianna Whitney, Senior State Filing Analyst dianna.whitney@transamerica.com
 2700 West Plano Pkwy. 972-881-6309 [Phone]
 Plano, TX 75075 800-909-4346 [FAX]

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 869090	Group Code: 468	Company Type:
Plano, TX 75086-9090	Group Name:	State ID Number:
(972) 881-6200 ext. [Phone]	FEIN Number: 39-0989781	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

AEGJ-130596759

State Tracking #:

AEGJ-130596759

Company Tracking #:**State:**

Pennsylvania

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

TLIC NEA RINC 2015

Project Name/Number:

TLIC NEA RINC 2015/3004

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

69.000%

Effective Date of Last Rate Revision:

01/13/2013

Filing Method of Last Filing:

SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number 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	279.000%	69.000%	\$55,681	41	\$80,697	69.000%	69.000%

SERFF Tracking #:

AEGJ-130596759

State Tracking #:

AEGJ-130596759

Company Tracking #:**State:**

Pennsylvania

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

TLIC NEA RINC 2015

Project Name/Number:

TLIC NEA RINC 2015/3004

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Group LTC Insurance rates	GP001 796 (FC001 NH (PA) 796, GC001 LTC (PA) 796, GC001 HHC (PA) 796) as NEA Group	Revised	Previous State Filing Number: AEGJ-128805392 Percent Rate Change Request: 69	PA NEA Rates 20160519.pdf,

Transamerica Life Insurance Company

The following rate pages correspond to the original rates. To obtain current rates, apply the rate increase factors in the following table to the original rates accordingly.

Policy Form	First Increase (Approved, Implemented)	Second Increase (Approved, Implemented)	Third Increase (Approved, Implemented)	Fourth Increase (Approved, Implemented)	Fifth Increase (Approved, Implemented)
NEA Group (BP < 4 years)	23% (2005,2005)				17% (2013,2013)
NEA Group (4 ≤ BP < 6 years)	23% (2005,2005)	25% (2008,2008)			17% (2013,2013)
NEA Group (BP ≥ 6 years)	23% (2005,2005)	25% (2008,2008)	15% (2009,2009)	14% (2010,2010)	17% (2013,2013)

To obtain the proposed rates, apply a 69% rate increase factor to the current rates of each base plan and its associated riders.

TRANSAMERICA LIFE INSURANCE COMPANY

NEA Group Series

1 Year Nursing Home Benefit

Standard Premium Rates

Annual Rates are per \$10 of Maximum Daily Benefit

Original Rates

Table with columns: Issue Ages, w/o BIO (0 Day, 20 Day, 60 Day, 100 Day, 120 Day, 180 Day), w/ Simple BIO (0 Day, 20 Day, 60 Day, 100 Day, 120 Day, 180 Day), w/ Compound BIO (0 Day, 20 Day, 60 Day, 100 Day, 120 Day, 180 Day). Rows represent ages from 18-22 to 99+.

Premiums remain level at issue age rates.

An applicant is considered preferred if husband/wife, domestic partners, or family members living with or adjacent to each other apply together.

For Preferred rates, the discount is 10%.

Policy Mode Factors: Semi-Annual: 0.5; Quarterly: 0.25; Monthly Bank Draft/Payroll Deduction: 0.08333.

The rates above do not include the 13% for the Nonforfeiture Benefit.

TRANSAMERICA LIFE INSURANCE COMPANY

NEA Group Series

3 Year Nursing Home Benefit

Standard Premium Rates

Annual Rates are per \$10 of Maximum Daily Benefit

Original Rates

Table with columns for Issue Ages (18-99+) and three categories of rates: w/o BIO, w/ Simple BIO, and w/ Compound BIO. Each category has sub-columns for 0 Day, 20 Day, 60 Day, 100 Day, 120 Day, and 180 Day. The table shows a steady increase in rates with age, with a significant jump starting at age 75.

Premiums remain level at issue age rates. An applicant is considered preferred if husband/wife, domestic partners, or family members living with or adjacent to each other apply together. For Preferred rates, the discount is 10%. Policy Mode Factors: Semi-Annual: 0.5; Quarterly: 0.25; Monthly Bank Draft/Payroll Deduction: 0.08333. The rates above do not include the 13% for the Nonforfeiture Benefit.

TRANSAMERICA LIFE INSURANCE COMPANY
NEA Group Series
Stand Alone Home & Community Care Benefit - 20 Day Elimination
Standard Premium Rates
Annual Rates are per \$10 of Maximum Daily Benefit
Original Rates

Issue Ages	1 Year Benefit Period			2 Year Benefit Period			3 Year Benefit Period		
	No BIO	S BIO	C BIO	No BIO	S BIO	C BIO	No BIO	S BIO	C BIO
18-22	7.00	12.00	15.00	10.00	18.00	23.00	13.00	25.00	30.00
23	7.00	12.00	15.00	10.00	18.00	23.00	13.00	26.00	31.00
24	7.00	13.00	16.00	10.00	19.00	24.00	14.00	27.00	32.00
25	8.00	13.00	17.00	11.00	20.00	25.00	15.00	28.00	33.00
26	8.00	14.00	18.00	12.00	20.00	26.00	15.00	30.00	35.00
27	8.00	14.00	19.00	12.00	21.00	27.00	16.00	31.00	36.00
28	8.00	15.00	20.00	13.00	23.00	28.00	17.00	32.00	38.00
29	9.00	15.00	21.00	13.00	24.00	30.00	18.00	33.00	39.00
30	9.00	16.00	22.00	14.00	25.00	32.00	19.00	35.00	41.00
31	10.00	17.00	23.00	15.00	27.00	34.00	20.00	36.00	43.00
32	10.00	18.00	24.00	15.00	28.00	35.00	21.00	37.00	45.00
33	11.00	19.00	25.00	16.00	30.00	37.00	21.00	38.00	47.00
34	11.00	20.00	26.00	17.00	31.00	38.00	22.00	39.00	48.00
35	12.00	21.00	27.00	18.00	33.00	40.00	22.00	41.00	49.00
36	12.00	22.00	29.00	19.00	34.00	41.00	23.00	42.00	50.00
37	13.00	23.00	30.00	20.00	35.00	42.00	23.00	42.00	51.00
38	13.00	23.00	30.00	20.00	36.00	43.00	23.00	43.00	51.00
39	13.00	23.00	30.00	20.00	36.00	44.00	23.00	43.00	51.00
40	14.00	25.00	31.00	21.00	39.00	47.00	25.00	45.00	53.00
41	15.00	26.00	32.00	22.00	39.00	48.00	25.00	45.00	54.00
42	15.00	27.00	32.00	22.00	40.00	48.00	26.00	46.00	55.00
43	15.00	27.00	33.00	23.00	40.00	49.00	26.00	46.00	56.00
44	15.00	27.00	33.00	23.00	40.00	50.00	26.00	46.00	57.00
45	15.00	27.00	34.00	23.00	40.00	51.00	26.00	46.00	58.00
46	15.00	27.00	34.00	23.00	40.00	52.00	26.00	47.00	59.00
47	16.00	27.00	35.00	23.00	41.00	52.00	27.00	47.00	61.00
48	16.00	27.00	35.00	23.00	41.00	53.00	27.00	47.00	61.00
49	16.00	27.00	35.00	24.00	41.00	53.00	28.00	48.00	62.00
50	16.00	28.00	36.00	24.00	41.00	54.00	29.00	49.00	63.00
51	16.00	28.00	36.00	24.00	42.00	54.00	30.00	50.00	64.00
52	17.00	29.00	37.00	26.00	43.00	55.00	31.00	52.00	67.00
53	18.00	30.00	38.00	27.00	44.00	58.00	34.00	55.00	71.00
54	20.00	31.00	41.00	29.00	46.00	61.00	36.00	57.00	75.00
55	21.00	33.00	43.00	32.00	49.00	65.00	39.00	60.00	79.00
56	23.00	34.00	46.00	34.00	51.00	69.00	42.00	63.00	84.00
57	25.00	37.00	49.00	37.00	55.00	74.00	45.00	67.00	90.00
58	26.00	40.00	53.00	39.00	60.00	79.00	47.00	71.00	95.00
59	28.00	43.00	56.00	42.00	64.00	84.00	49.00	75.00	99.00
60	29.00	45.00	59.00	43.00	67.00	88.00	51.00	79.00	103.00
61	30.00	47.00	61.00	45.00	71.00	92.00	53.00	83.00	107.00
62	32.00	51.00	65.00	48.00	76.00	97.00	56.00	87.00	112.00
63	35.00	54.00	69.00	52.00	81.00	104.00	60.00	93.00	119.00
64	37.00	58.00	74.00	56.00	87.00	110.00	63.00	98.00	125.00
65	40.00	62.00	79.00	60.00	93.00	117.00	68.00	104.00	132.00
66	43.00	66.00	83.00	64.00	98.00	124.00	72.00	110.00	140.00
67	47.00	70.00	89.00	70.00	105.00	132.00	79.00	119.00	149.00
68	51.00	76.00	96.00	77.00	114.00	143.00	87.00	130.00	163.00
69	56.00	82.00	103.00	83.00	123.00	153.00	96.00	141.00	176.00
70	61.00	88.00	110.00	91.00	132.00	164.00	105.00	153.00	190.00
71	66.00	95.00	118.00	99.00	142.00	176.00	116.00	167.00	206.00
72	73.00	103.00	126.00	109.00	154.00	189.00	129.00	183.00	224.00
73	80.00	112.00	136.00	120.00	168.00	204.00	144.00	202.00	244.00
74	87.00	122.00	146.00	131.00	183.00	219.00	159.00	222.00	266.00
75	96.00	133.00	157.00	144.00	199.00	235.00	176.00	245.00	289.00
76	106.00	146.00	170.00	158.00	218.00	254.00	196.00	270.00	315.00
77	118.00	160.00	184.00	176.00	239.00	276.00	219.00	298.00	343.00
78	132.00	176.00	201.00	198.00	264.00	301.00	246.00	328.00	375.00
79	149.00	195.00	221.00	223.00	292.00	330.00	277.00	362.00	409.00
80	167.00	215.00	241.00	250.00	321.00	360.00	309.00	397.00	446.00
81	186.00	235.00	262.00	278.00	351.00	392.00	343.00	433.00	483.00
82	205.00	255.00	283.00	307.00	382.00	423.00	378.00	470.00	521.00
83	225.00	276.00	304.00	336.00	412.00	455.00	413.00	507.00	559.00
84	245.00	297.00	326.00	367.00	444.00	488.00	450.00	545.00	599.00
85	260.00	315.00	345.00	388.00	464.00	512.00			
86	274.00	335.00	362.00	409.00	496.00	534.00			
87	289.00	352.00	375.00	432.00	526.00	558.00			
88	306.00	361.00	386.00	457.00	548.00	575.00			
89	334.00	391.00	413.00	500.00	593.00	613.00			
90	364.00	423.00	435.00	545.00	641.00	650.00			
91	393.00	453.00	459.00	588.00	686.00	695.00			
92	418.00	478.00	484.00	625.00	723.00	732.00			
93	438.00	497.00	502.00	655.00	752.00	760.00			
94	455.00	513.00	518.00	681.00	775.00	783.00			
95	470.00	526.00	530.00	704.00	795.00	802.00			
96	484.00	538.00	541.00	724.00	812.00	818.00			
97	497.00	548.00	551.00	743.00	828.00	833.00			
98	509.00	558.00	560.00	761.00	842.00	846.00			
99+	520.00	565.00	568.00	777.00	853.00	857.00			

Premiums remain level at issue age rates.

An applicant is considered preferred if husband/wife, domestic partners, or family members living with or adjacent to each other apply together.

For Preferred rates, the discount is 10%.

Policy Mode Factors: Semi-Annual: 0.5; Quarterly: 0.25; Monthly Bank Draft/Payroll Deduction: 0.08333.

The rates above do not include the 13% for the Nonforfeiture Benefit.

TRANSAMERICA LIFE INSURANCE COMPANY
NEA Group Series
Stand Alone Home & Community Care Benefit - 60 Day Elimination
Standard Premium Rates
Annual Rates are per \$10 of Maximum Daily Benefit
Original Rates

Issue Ages	1 Year Benefit Period			2 Year Benefit Period			3 Year Benefit Period		
	No BIO	S BIO	C BIO	No BIO	S BIO	C BIO	No BIO	S BIO	C BIO
18-22	5.00	10.00	12.00	8.00	15.00	20.00	12.00	21.00	28.00
23	5.00	10.00	12.00	8.00	15.00	20.00	12.00	21.00	29.00
24	5.00	10.00	12.00	8.00	16.00	21.00	12.00	22.00	30.00
25	5.00	10.00	12.00	9.00	18.00	22.00	12.00	23.00	31.00
26	6.00	11.00	13.00	9.00	19.00	22.00	13.00	24.00	32.00
27	6.00	11.00	13.00	10.00	20.00	23.00	13.00	25.00	33.00
28	6.00	12.00	14.00	10.00	20.00	23.00	14.00	26.00	34.00
29	7.00	12.00	15.00	11.00	21.00	24.00	14.00	27.00	36.00
30	7.00	13.00	16.00	11.00	21.00	25.00	15.00	28.00	37.00
31	7.00	14.00	17.00	12.00	22.00	26.00	15.00	29.00	39.00
32	8.00	14.00	18.00	12.00	23.00	27.00	16.00	30.00	40.00
33	8.00	15.00	19.00	12.00	24.00	28.00	16.00	31.00	41.00
34	8.00	15.00	20.00	13.00	25.00	29.00	17.00	32.00	41.00
35	9.00	16.00	20.00	13.00	26.00	30.00	17.00	32.00	42.00
36	9.00	17.00	21.00	14.00	27.00	33.00	18.00	33.00	42.00
37	10.00	17.00	22.00	14.00	28.00	34.00	18.00	33.00	43.00
38	10.00	18.00	23.00	15.00	28.00	35.00	18.00	33.00	44.00
39	10.00	18.00	23.00	15.00	28.00	38.00	18.00	33.00	44.00
40	11.00	20.00	24.00	16.00	31.00	39.00	20.00	37.00	46.00
41	11.00	20.00	25.00	17.00	32.00	40.00	20.00	38.00	47.00
42	11.00	21.00	25.00	18.00	33.00	41.00	21.00	39.00	48.00
43	11.00	21.00	26.00	18.00	34.00	41.00	21.00	40.00	48.00
44	11.00	22.00	26.00	18.00	35.00	42.00	22.00	41.00	49.00
45	12.00	22.00	26.00	19.00	35.00	42.00	22.00	42.00	50.00
46	12.00	22.00	27.00	19.00	36.00	43.00	22.00	42.00	51.00
47	12.00	23.00	28.00	19.00	36.00	44.00	23.00	43.00	52.00
48	12.00	23.00	29.00	20.00	37.00	45.00	23.00	43.00	54.00
49	13.00	23.00	30.00	20.00	37.00	47.00	24.00	43.00	55.00
50	13.00	23.00	31.00	21.00	37.00	49.00	24.00	44.00	57.00
51	14.00	24.00	32.00	22.00	38.00	51.00	25.00	44.00	59.00
52	15.00	25.00	34.00	23.00	39.00	54.00	27.00	45.00	61.00
53	16.00	26.00	35.00	25.00	41.00	56.00	28.00	47.00	64.00
54	17.00	27.00	36.00	26.00	43.00	58.00	31.00	50.00	67.00
55	18.00	29.00	37.00	28.00	46.00	60.00	33.00	53.00	70.00
56	19.00	30.00	39.00	30.00	48.00	62.00	35.00	57.00	73.00
57	20.00	32.00	41.00	32.00	51.00	65.00	38.00	61.00	78.00
58	22.00	34.00	43.00	34.00	55.00	68.00	41.00	65.00	82.00
59	23.00	36.00	45.00	36.00	58.00	71.00	43.00	69.00	85.00
60	24.00	38.00	46.00	38.00	60.00	74.00	45.00	72.00	88.00
61	25.00	39.00	48.00	40.00	63.00	77.00	47.00	75.00	92.00
62	26.00	42.00	51.00	42.00	66.00	81.00	50.00	79.00	97.00
63	28.00	44.00	54.00	45.00	70.00	87.00	54.00	84.00	104.00
64	30.00	46.00	58.00	48.00	74.00	93.00	57.00	88.00	111.00
65	32.00	49.00	62.00	51.00	79.00	99.00	61.00	94.00	119.00
66	34.00	52.00	66.00	54.00	83.00	105.00	65.00	99.00	126.00
67	37.00	56.00	70.00	58.00	89.00	112.00	70.00	107.00	136.00
68	40.00	60.00	76.00	64.00	96.00	121.00	78.00	118.00	147.00
69	44.00	65.00	81.00	69.00	104.00	128.00	86.00	129.00	159.00
70	47.00	70.00	85.00	76.00	112.00	136.00	95.00	141.00	172.00
71	52.00	76.00	91.00	83.00	121.00	145.00	106.00	154.00	185.00
72	57.00	82.00	97.00	91.00	131.00	155.00	118.00	169.00	201.00
73	63.00	89.00	104.00	100.00	141.00	166.00	132.00	186.00	218.00
74	69.00	96.00	111.00	110.00	153.00	177.00	148.00	204.00	237.00
75	76.00	103.00	119.00	122.00	165.00	190.00	165.00	223.00	257.00
76	84.00	113.00	129.00	134.00	180.00	205.00	183.00	244.00	279.00
77	93.00	124.00	140.00	149.00	198.00	224.00	201.00	268.00	303.00
78	103.00	138.00	155.00	165.00	220.00	248.00	220.00	294.00	330.00
79	115.00	155.00	173.00	183.00	247.00	276.00	239.00	322.00	360.00
80	127.00	173.00	192.00	202.00	275.00	306.00			
81	139.00	190.00	211.00	222.00	304.00	336.00			
82	153.00	207.00	229.00	243.00	331.00	365.00			
83	166.00	224.00	247.00	265.00	358.00	393.00			
84	181.00	242.00	265.00	288.00	385.00	423.00			
85									
86									
87									
88									
89									
90									
91									
92									
93									
94									
95									
96									
97									
98									
99+									

Premiums remain level at issue age rates.
An applicant is considered preferred if husband/wife, domestic partners, or family members living with or adjacent to each other apply together.
For Preferred rates, the discount is 10%.
Policy Mode Factors: Semi-Annual: 0.5; Quarterly: 0.25; Monthly Bank Draft/Payroll Deduction: 0.08333.
The rates above do not include the 13% for the Nonforfeiture Benefit.

TRANSAMERICA LIFE INSURANCE COMPANY
NEA Group Series
Shortened Benefit Period Rider

Percentage Increase to Total Rate for Policy & Riders

Issue Ages	Premium Rate as a % To Apply to Policy and All Riders
All	13%

TRANSAMERICA LIFE INSURANCE COMPANY
NEA Group Series
Guaranteed Purchase Option Rider

Percentage Increase to Total Rate for Policy & Riders

Issue Ages	Premium Rate as a % To Apply to Policy and All Riders
All	16%

SERFF Tracking #:

AEGJ-130596759

State Tracking #:

AEGJ-130596759

Company Tracking #:**State:**

Pennsylvania

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

TLIC NEA RINC 2015

Project Name/Number:

TLIC NEA RINC 2015/3004

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA NEA Cvr Ltr 20160519.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	N/A. Revised rate filing only.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Attached is the actuarial memorandum.
Attachment(s):	PA NEA Act Memo 20160519.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A. Revised rate filing only.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	We are making our own filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Insert Page Explanation (A&H)
Comments:	N/A. Revised rate filing only.
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

AEGJ-130596759

State Tracking #:

AEGJ-130596759

Company Tracking #:**State:**

Pennsylvania

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

TLIC NEA RINC 2015

Project Name/Number:

TLIC NEA RINC 2015/3004

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A. Revised rate filing only.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A. Revised rate filing only.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	N/A. Revised rate filing only.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A. Revised rate filing only.
Attachment(s):	
Item Status:	
Status Date:	



Home Office: Cedar Rapids, Iowa
Long Term Care Administrative Services
P.O. Box 869090
Plano, TX 75086-9090
1-800-227-3740

May 19, 2016

Re: Rate Increase Filing
Pennsylvania Department of Insurance
Policy form previously filed under Life Investors Insurance Company of America:
GP001 796 (GC001 NH (PA) 796, GC001 LTC (PA) 796, GC001 HHC (PA) 796) As NEA Group

Applicable Only to Certificates with Issue Dates Prior to September 16, 2002

Attached is an actuarial memorandum and accompanying rates for the Company's proposed premium rate increase filing on the above-captioned form as well as all associated certificates. This increase is needed due to claim levels that produce unacceptable lifetime loss ratios exceeding the statutorily required minimum loss ratio.

The policy form indicated above as previously filed under Life Investors Insurance Company of America is now associated with Transamerica Life Insurance Company. The Life Investors Insurance Company of America was merged into Transamerica Life Insurance Company in October 2008. As a result, the Life Investors Company no longer exists as a separate statutory entity. Therefore, the policy form shown above is being filed on Transamerica Life letterhead.

Active life reserves were used in the original pricing of this form to demonstrate compliance with the minimum 60% loss ratio. However, active life reserves have not been used in this rate filing to demonstrate compliance with the 60% loss ratio requirement. As a result, we are requesting a lesser increase than would have been necessary had we included the cost of the active life reserves.

At this time, we are requesting a premium rate increase of 69% on the above-captioned form and all associated certificates. The increase for any certificate holder will not become effective until a period of one year has elapsed since the effective date of the most recent previously approved rate increase, if applicable. Even though the traditional NAIC method of determining premium rate increases indicates that the Company could request an increase greater than that requested herein the Company has chosen not to do so at this time. Going forward, the Company will continue to monitor the experience of this block and will take additional rate action as appropriate.

The attached actuarial memorandum includes the following experience exhibits:

- | | |
|--------------|---|
| Exhibit I | Displays nationwide loss ratio experience associated with all certificates of the captioned policy form by calendar year adjusted to the rate history of this state in terms of timing and magnitude before and after application of the proposed rate increase |
| Exhibit I.PA | Displays PA-only loss ratio experience associated with all certificates of the captioned policy forms by calendar year which reflects the rate history of this state in terms of timing and magnitude before and after application of the proposed rate increase |
| Exhibit II | Displays nationwide actual-to-expected ("A/E") loss ratio experience associated with all certificates of the captioned policy form by duration adjusted to the rate history of this state in terms of timing and magnitude before application of the proposed rate increase |

The purpose of Exhibit I is to demonstrate compliance with the minimum loss ratio of this state as applicable. Exhibit II shows how actual lifetime experience compares to expected experience per original pricing assumptions by duration, where actual experience consists of historical experience from inception to date combined with projected experience thereafter per current assumptions. In order to see a complete picture of how adverse experience impacts A/E loss ratios by duration for all factors combined, A/E cumulative loss ratios by duration are displayed in the last column of Exhibit II. The A/E cumulative loss ratios in the last column of Exhibit II capture the full impact of all factors, including lapse experience, and hence reveal a complete picture of the lifetime experience of this block by duration. In particular, A/E cumulative loss ratios reflect the fact that greater-than-anticipated persistency to later durations generates much more additional incurred claims than additional earned premium over time, which in turn drives up the currently projected lifetime loss ratio well above expected. More additional

incurred claims than premium are generated due to the sharply increasing slope of LTCI claims by duration relative to the level slope of premiums.

A Contingent Nonforfeiture Benefit, more generous than that required by NAIC Long-Term Care Insurance Model Regulation, will be offered to all certificate holders affected by the premium rate increase who allow their coverage to lapse within 120 days following the increase. Also, the Company will provide certificate holders with various downgrade options for maintaining existing premium levels as the proposed premium rate increase becomes effective. In addition to the traditional downgrade options the Company has made available to certificate holders subject to prior rate increase filings, such as changes in elimination period, benefit period, benefit amounts or a combination thereof, the Company intends to also make available to eligible certificate holders with a benefit increase option ("BIO") the means to partially or entirely offset the premium rate increase of this filing depending on the type of BIO coverage they have. For eligible certificate holders whose coverage includes BIO, the Company will offer these certificate holders the option to partially or completely avoid paying the requested rate increase of this filing in return for agreeing to reduce the BIO growth factors applicable to their certificate going forward. Furthermore, the Company has set up a customer service unit with a toll-free line that is dedicated to answering rate increase related questions certificate holders may have and to facilitating changes in coverage if they so choose.

I look forward to your review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,

A handwritten signature in black ink that reads "Matthew Morton". The signature is written in a cursive, flowing style.

Matthew Morton, FSA, MAAA
Senior Consulting Actuary
LTCG



Home Office: Cedar Rapids, Iowa
 Long Term Care Administrative Services
 P.O. Box 869090
 Plano, TX 75086-9090
 1-800-227-3740

Actuarial Memorandum

Policy Form (Certificates):

GP001 796 (GC001 NH (PA) 796, GC001 LTC (PA) 796, GC001 HHC (PA) 796) **as
 NEA Group Series
 Long Term Care Coverage**

Applicable Only to Certificates with Issue Dates Prior to September 16, 2002

1) Scope and Purpose

This rate filing is a request for a 69% increase in premium, effective upon approval by the state, on the above-captioned form for all associated certificates. This filing is only applicable to policies with an issue date prior to September 16, 2002. This premium rate increase is needed due to claim levels that produce unacceptable lifetime loss ratios above the statutorily required minimum loss ratio.

This filing is also a request to allow the company to make available to eligible certificate holders with a benefit increase option ("BIO") the means to partially or completely offset the rate increase request indicated above in return for agreeing to reduce the BIO growth factor applicable to their coverage. If elected, the reduced BIO growth factor would begin to apply at the same time the indicated rate increase would otherwise have become effective, if a certificate anniversary, or the next certificate anniversary thereafter if not a certificate anniversary. Once applicable, the reduced BIO factor would remain in effect in all future years the certificate remains in force. The growth in benefits accumulated from issue-to-date would not be lost for certificate holders electing this downgrade option. Certificate holders eligible for this downgrade option would be limited only to those who currently have BIO included in their coverage where benefit growth is unlimited. The reduced future BIO growth factors to which certificate holders would need to agree to partially or completely offset the requested rate increase are as follows:

BIO Type	Current BIO Growth Factor	Reduced Future BIO Growth Factor	Rate Increase If Elected
Simple Unlimited	5.0%/year	0.0%/year	17%
Compound	5.0%/year	2.0%/year	0%

This BIO downgrade offer would only affect the rate increase request of this filing. Certificate holders who elect this BIO downgrade offer may still be subject to additional future rate action were it to become justified due to further deterioration of experience not currently anticipated as mentioned above.

The purpose of this memorandum is to file revised premium rates in this state and demonstrate that the anticipated loss ratio meets the minimum requirements of this state. This memorandum is not to be used for other purposes.

2) **Benefits ***

NEA Group Series

A. Nursing Home

Pays actual charges up to the Nursing Home Daily Benefit for each day benefits are payable. Benefits are payable up to the Maximum Nursing Home Lifetime Benefit.

B. Home and Community Care - Certificates: GC001 LTC (PA) 796 & GC001 HHC (PA)

Pays actual charges up to the Home and Community Care Maximum Daily Benefit. Benefits include Home Health, Adult Day Care, Respite Care, Equipment Purchases and Rentals, Assisted Living Facility, Bed Reservation, Ambulance, Hospice Facility, Home Hospice, Chore Services, and Emergency Response. Benefits are payable up to the Maximum Home and Community Care Lifetime Benefit.

C. Simple Benefit Increase Option (BIO)

Increases benefits by 5% of the original amount on each anniversary of the policy.

D. Compound Benefit Increase Option (BIO)

Increases benefits by 5% of the current amount on each certificate anniversary.

3) **Renewability**

This policy form is guaranteed renewable for life, subject to the company's right to change premium rates.

4) **Applicability**

This filing applies to inforce certificate holders only, as these certificates are no longer actively being issued. The premium change will be applicable to the base form(s) and to all certificates and riders having an issue date prior to September 16, 2002.

5) **Morbidity**

The underlying claim costs are based on internal data derived from company experience. The confinement length of stay and incidence rates were originally based on unpublished industry data and the 1985 national nursing home survey as reported in the Society of Actuaries transactions of 1988-1989-1990 Reports. The claim costs were also based on data from the 1984 National Long Term Care Survey. The claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

6) **Mortality**

The 1983 GAM mortality table, with select factors based on company experience, was used for projecting future mortality.

7) **Persistency**

Voluntary lapse rates are based on Company experience and vary by duration and issue age. Different lapse rates are assumed based on inflation option, marital discount, and issue era.

8) **Expenses**

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

* This is not intended to be a comprehensive listing of all benefits available.

9) Marketing

This policy form was marketed by agents to individuals.

10) Underwriting

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

11) Premiums

Premiums vary based on original issue age, rate class and benefit options selected.

12) Issue Age Range

For the NEA Group Series, applicants age 18–79 were eligible for all elimination periods and benefit periods. Applicants age 80-84 were eligible for the 100-day elimination period and the 1-year, 2-year, 3-year and 4-year benefit periods only. Applicants age 85 and older were eligible for the 100-day elimination period and the 1-year and 2-year benefit periods only.

13) Area Factors

Area factors are not used for these products.

14) Average Annual Premium

Series	Before Increase	After Increase
NEA Group	\$1,999	\$3,379

15) Premium Modalization Rules

Modal factors which are applied to the annual premium are as follows:

Premium Mode	Annual	Semi-annual	Quarterly	Monthly
NEA Group Series	1.000	0.500	0.250	0.083

16) Claim Liability and Reserve

The present value of amounts not yet due (Exhibit 6) is calculated for all open claims using termination rates derived from company experience. The resulting reserve is adjusted by factors based on age at incurral, sex, and benefit period developed from company experience. The interest rate varies by year of incurral. The incurred but not reported and in course of settlement reserves (Exhibit 8) are calculated based on the development of incurred claims by month of incurral, based on internal Company data. The claim reserves underlying the incurred claims in the projection are consistent with the reserves reported in Exhibits 6 and 8 of the Company's financial statement.

17) Active Life Reserve

Active life reserves were used in the original pricing of the captioned form to demonstrate compliance with the minimum 60% loss ratio. However, active life reserves have not been used in this premium rate increase filing to demonstrate compliance with the 60% loss ratio requirement. As a result, we are requesting a lesser increase than would have been necessary had we included the cost of the active life reserves.

18) Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

19) Minimum Required Loss Ratio

The Statutorily Required Minimum Loss Ratio for this form is 60%.

20) Anticipated Loss Ratio

The anticipated lifetime loss ratio for this block of business is shown in Exhibit I.

21) Distribution of Business

See Attachment A.

22) Contingency and Risk Margins

Contingency and risk margins have not been included in the justification for this rate increase.

23) Experience on the Form

See Exhibit I for calendar year historical experience through September 30, 2015, as well as projected experience thereafter both with and without the proposed rate increase. See Exhibit I.PA for PA-only calendar year historical experience through September 30, 2015, as well as projected experience thereafter. See Exhibit II for actual-to-expected experience where 'actual' experience includes historical experience through September 30, 2015, combined with current-assumption projected experience thereafter. Historical Incurred Claims reflect claim payment runoff through December 31, 2015, plus the claim reserve estimate as of December 31, 2015 (as described in Section 16 above).

Exhibit I includes the experience of all certificates associated with the captioned forms regardless of issue date. The rate increase of this filing is proposed only for certificates issued prior to September 16, 2002, but is based on the experience of all certificates of the captioned form series regardless of issue date given that: 1) certificates associated with a given captioned form issued both before and after September 16, 2002, have identical benefit design and future expectations, and 2) the experience of all certificates is more credible than the experience of a subset of the entire form series population.

24) History of Rate Adjustments

The magnitude of rate increases approved for each product discussed herein is displayed in Attachment B.

25) Number of Certificate Holders

As of December 2015, the number of certificate holders that will be affected by this increase is:

	Certificate Holders	Annualized Premium
Pennsylvania:		
Certificates with an issue date prior to September 16, 2002	41	\$80,697
Certificates with an issue date on or after September 16, 2002	1	\$967
Nationwide:	9,009	\$18,011,274

26) Proposed Effective Date

The proposed rate increase will be implemented following approval and after fulfillment of all statutory and contractual requirements. The increase for any certificate holder will not become effective until a period of one year has elapsed since the previously approved rate increase effective date if applicable.

27) Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8. I have relied on certificate holder and projection information provided by Daniel Anderson, ASA, MAAA. He is an actuary at Transamerica Life Insurance Company.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of your state when the original issued rates were first filed and accepted. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. If the requested increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated. However, going forward, the Company will continue to monitor the experience of this block and reserves the right to take additional rate action if currently unanticipated future deterioration thereof justifies.



Matthew Morton, FSA, MAAA
Senior Consulting Actuary
LTCG

May 19, 2016

Attachment A

Transamerica Life Insurance Company

Distribution of Business
Certificates of All Benefit Periods Combined

By Issue Age

0 to 59	67.0%
60 to 64	19.6%
65 to 69	9.0%
70 to 74	3.3%
75 to 79	1.0%
80 to 84	0.1%
85 +	0.0%

By Elimination Period

0 day	20 day	60 day	90 day
9.9%	11.0%	48.6%	30.5%

By Maximum Benefit Option

≤ 2 Yr	3 Yr	4 Yr	5 Yr	≥ 6 Yr*
3.6%	8.3%	24.2%	0.0%	63.9%

* Including Unlimited

Attachment B

Transamerica Life Insurance Company

Rate Increase History

Policy Form	First Increase (Approved, Implemented)	Second Increase (Approved, Implemented)	Third Increase (Approved, Implemented)	Fourth Increase (Approved, Implemented)	Fifth Increase (Approved, Implemented)
NEA Group (BP < 4 years)	23% (2005,2005)				17% (2013,2013)
NEA Group (4 ≤ BP < 6 years)	23% (2005,2005)	25% (2008,2008)			17% (2013,2013)
NEA Group (BP ≥ 6 years)	23% (2005,2005)	25% (2008,2008)	15% (2009,2009)	14% (2010,2010)	17% (2013,2013)

Exhibit I
Transamerica Life Insurance Company
NEA Group

Nationwide Experience Adjusted to Pennsylvania-Specific Rate History

Year	Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase		Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase
1991	1,949	1,949	0	0.0%	0.0%	0.0%	0.0%
1992	5,262	5,262	0	0.0%	0.0%	0.0%	0.0%
1993	7,634	7,634	0	0.0%	0.0%	0.0%	0.0%
1994	15,345	15,345	0	0.0%	0.0%	0.0%	0.0%
1995	61,520	61,520	0	0.0%	0.0%	0.0%	0.0%
1996	156,529	156,529	0	0.0%	0.0%	0.0%	0.0%
1997	917,257	917,257	0	0.0%	0.0%	0.0%	0.0%
1998	2,773,561	2,773,561	10,454	0.4%	0.4%	0.3%	0.3%
1999	5,262,763	5,262,763	686,497	13.0%	13.0%	7.4%	7.4%
2000	8,015,238	8,015,238	786,929	9.8%	9.8%	8.5%	8.5%
2001	10,469,824	10,469,824	833,916	8.0%	8.0%	8.3%	8.3%
2002	12,889,213	12,889,213	1,824,233	14.2%	14.2%	10.0%	10.0%
2003	14,428,680	14,428,680	1,826,309	12.7%	12.7%	10.7%	10.7%
2004	14,174,913	14,174,913	2,782,855	19.6%	19.6%	12.3%	12.3%
2005	14,014,388	14,014,388	3,629,636	25.9%	25.9%	14.3%	14.3%
2006	15,837,370	15,837,370	3,067,605	19.4%	19.4%	15.0%	15.0%
2007	15,878,766	15,878,766	4,091,039	25.8%	25.8%	16.3%	16.3%
2008	16,225,664	16,225,664	4,937,365	30.4%	30.4%	17.8%	17.8%
2009	17,683,356	17,683,356	5,614,198	31.7%	31.7%	19.1%	19.1%
2010	18,132,693	18,132,693	7,076,956	39.0%	39.0%	20.8%	20.8%
2011	18,692,625	18,692,625	5,755,427	30.8%	30.8%	21.6%	21.6%
2012	18,251,891	18,251,891	7,403,485	40.6%	40.6%	22.9%	22.9%
2013	18,243,090	18,243,090	11,923,137	65.4%	65.4%	25.6%	25.6%
2014	19,185,063	19,185,063	9,590,687	50.0%	50.0%	27.0%	27.0%
2015Q1-Q3	14,660,038	14,660,038	12,283,459	83.8%	83.8%	29.3%	29.3%
2015Q4	4,714,000	4,714,000	2,764,132	58.6%	58.6%	29.7%	29.7%
2016	18,548,679	19,928,924	12,722,875	68.6%	63.8%	31.5%	31.4%
2017	17,727,213	29,122,828	14,193,186	80.1%	48.7%	33.5%	32.5%
2018	16,907,805	28,574,190	15,779,920	93.3%	55.2%	35.7%	33.9%
2019	16,091,357	27,194,393	17,504,370	108.8%	64.4%	38.0%	35.4%
2020	15,276,188	25,816,757	19,356,569	126.7%	75.0%	40.5%	37.1%
2021	14,462,129	24,440,998	21,281,283	147.2%	87.1%	43.1%	39.0%
2022	13,650,135	23,068,728	23,280,118	170.5%	100.9%	45.9%	41.0%
2023	12,840,174	21,699,894	25,382,406	197.7%	117.0%	48.8%	43.2%
2024	12,034,057	20,337,556	27,543,965	228.9%	135.4%	51.9%	45.6%
2025	11,233,868	18,985,237	29,808,668	265.3%	157.0%	55.1%	48.0%
2026	10,442,456	17,647,751	32,011,409	306.6%	181.4%	58.4%	50.6%
2027	9,663,221	16,330,843	34,097,629	352.9%	208.8%	61.8%	53.3%
2028	8,899,746	15,040,570	36,075,707	405.4%	239.9%	65.3%	56.0%
2029	8,155,162	13,782,223	38,268,208	469.3%	277.7%	68.8%	58.8%
2030	7,431,444	12,559,141	40,224,214	541.3%	320.3%	72.4%	61.6%
2031	6,730,040	11,373,768	41,869,276	622.1%	368.1%	75.9%	64.5%
2032	6,054,156	10,231,523	43,122,242	712.3%	421.5%	79.5%	67.3%
2033	5,407,575	9,138,801	43,950,894	812.8%	480.9%	83.0%	70.1%
2034	4,793,719	8,101,384	44,290,253	923.9%	546.7%	86.3%	72.8%
2035	4,215,685	7,124,508	44,049,624	1044.9%	618.3%	89.5%	75.4%
2036	3,676,096	6,212,601	43,249,826	1176.5%	696.2%	92.6%	77.9%
2037	3,177,173	5,369,422	41,894,074	1318.6%	780.2%	95.4%	80.2%
2038	2,721,226	4,598,872	40,040,213	1471.4%	870.7%	98.0%	82.3%
2039	2,309,255	3,902,641	37,754,607	1634.9%	967.4%	100.4%	84.3%
2040	1,941,301	3,280,798	35,082,523	1807.2%	1069.3%	102.5%	86.0%
2041	1,616,714	2,732,247	32,103,628	1985.7%	1175.0%	104.3%	87.5%
2042	1,333,973	2,254,414	28,922,015	2168.1%	1282.9%	105.9%	88.8%
2043	1,090,744	1,843,357	25,693,833	2355.6%	1393.9%	107.3%	89.9%
2044	884,096	1,494,122	22,524,756	2547.8%	1507.6%	108.4%	90.8%
2045	710,574	1,200,870	19,492,336	2743.2%	1623.2%	109.3%	91.6%
2046	566,488	957,365	16,638,416	2937.1%	1737.9%	110.1%	92.3%
2047	448,162	757,394	14,018,237	3127.9%	1850.9%	110.7%	92.8%
2048	352,034	594,937	11,678,082	3317.3%	1962.9%	111.2%	93.2%
2049	274,738	464,307	9,621,858	3502.2%	2072.3%	111.6%	93.5%
2050	213,221	360,344	7,854,352	3683.7%	2179.7%	112.0%	93.8%
2051	164,744	278,417	6,364,401	3863.2%	2285.9%	112.2%	94.0%
2052	126,910	214,478	5,122,135	4036.0%	2388.2%	112.4%	94.1%
2053	97,633	165,000	4,107,194	4206.8%	2489.2%	112.5%	94.2%
2054	75,159	127,020	3,291,132	4378.9%	2591.0%	112.6%	94.3%
2055	58,046	98,098	2,643,900	4554.8%	2695.2%	112.7%	94.4%
2056	45,091	76,204	2,130,122	4724.1%	2795.3%	112.8%	94.5%
2057	35,319	59,690	1,725,622	4885.8%	2891.0%	112.8%	94.5%
2058	27,944	47,226	1,414,322	5061.3%	2994.8%	112.9%	94.5%
2059	22,359	37,787	1,174,354	5252.3%	3107.8%	112.9%	94.6%
2060	18,095	30,580	991,200	5477.8%	3241.3%	112.9%	94.6%
2061	14,803	25,018	851,427	5751.7%	3403.3%	112.9%	94.6%
2062	12,211	20,637	736,877	6034.5%	3570.7%	113.0%	94.6%
2063	10,131	17,122	643,614	6352.9%	3759.0%	113.0%	94.6%
2064	8,427	14,241	564,504	6698.8%	3963.9%	113.0%	94.6%
PV Past	119,062,584	119,062,584	34,923,671	29.3%	29.3%		
PV Future	56,556,722	90,608,199	163,503,660	289.1%	180.5%		
PV Lifetime	175,619,306	209,670,783	198,427,330	113.0%	94.6%		

Exhibit I.PA
Transamerica Life Insurance Company
NEA Group
Pennsylvania Specific Rate History

Year	Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase		Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase
1996	16	16	0	0.0%	0.0%	0.0%	0.0%
1997	3,441	3,441	0	0.0%	0.0%	0.0%	0.0%
1998	6,403	6,403	0	0.0%	0.0%	0.0%	0.0%
1999	8,257	8,257	0	0.0%	0.0%	0.0%	0.0%
2000	18,196	18,196	0	0.0%	0.0%	0.0%	0.0%
2001	48,653	48,653	0	0.0%	0.0%	0.0%	0.0%
2002	70,668	70,668	726	1.0%	1.0%	0.4%	0.4%
2003	77,916	77,916	0	0.0%	0.0%	0.3%	0.3%
2004	77,736	77,736	0	0.0%	0.0%	0.2%	0.2%
2005	78,520	78,520	0	0.0%	0.0%	0.2%	0.2%
2006	89,360	89,360	0	0.0%	0.0%	0.2%	0.2%
2007	89,551	89,551	1,025	1.1%	1.1%	0.3%	0.3%
2008	92,196	92,196	2,170	2.4%	2.4%	0.5%	0.5%
2009	98,643	98,643	32,935	33.4%	33.4%	4.1%	4.1%
2010	102,629	102,629	0	0.0%	0.0%	3.7%	3.7%
2011	92,665	92,665	5,973	6.4%	6.4%	3.9%	3.9%
2012	85,411	85,411	20,818	24.4%	24.4%	5.2%	5.2%
2013	78,848	78,848	111,934	142.0%	142.0%	12.6%	12.6%
2014	81,948	81,948	313,718	382.8%	382.8%	31.3%	31.3%
2015Q1-Q3	60,986	60,986	8,454	13.9%	13.9%	30.7%	30.7%
2015Q4	20,722	20,722	12,492	60.3%	60.3%	31.1%	31.1%
2016	77,966	83,767	56,929	73.0%	68.0%	32.8%	32.7%
2017	74,123	121,772	65,920	88.9%	54.1%	34.7%	33.9%
2018	70,419	119,008	74,474	105.8%	62.6%	37.0%	35.3%
2019	66,689	112,704	83,745	125.6%	74.3%	39.4%	37.0%
2020	62,948	106,382	92,302	146.6%	86.8%	42.0%	38.9%
2021	59,182	100,018	101,433	171.4%	101.4%	44.8%	41.0%
2022	55,398	93,623	110,856	200.1%	118.4%	47.7%	43.2%
2023	51,600	87,203	120,091	232.7%	137.7%	50.7%	45.6%
2024	47,801	80,784	127,844	267.5%	158.3%	53.8%	48.0%
2025	44,035	74,419	135,504	307.7%	182.1%	57.0%	50.5%
2026	40,311	68,125	142,802	354.3%	209.6%	60.2%	53.1%
2027	36,660	61,955	148,841	406.0%	240.2%	63.5%	55.7%
2028	33,109	55,954	153,613	464.0%	274.5%	66.7%	58.3%
2029	29,674	50,148	157,857	532.0%	314.8%	69.9%	60.8%
2030	26,379	44,581	158,986	602.7%	356.6%	72.9%	63.4%
2031	23,256	39,302	157,340	676.6%	400.3%	75.9%	65.7%
2032	20,326	34,351	154,214	758.7%	448.9%	78.6%	68.0%
2033	17,614	29,767	150,426	854.0%	505.3%	81.2%	70.1%
2034	15,129	25,567	145,112	959.2%	567.6%	83.6%	72.1%
2035	12,874	21,757	138,818	1078.3%	638.0%	85.8%	74.0%
2036	10,842	18,323	131,745	1215.1%	719.0%	87.8%	75.6%
2037	9,023	15,249	123,532	1369.1%	810.1%	89.6%	77.1%
2038	7,411	12,525	113,843	1536.1%	908.9%	91.3%	78.5%
2039	6,003	10,146	102,918	1714.4%	1014.4%	92.7%	79.7%
2040	4,793	8,100	90,938	1897.3%	1122.7%	93.9%	80.7%
2041	3,770	6,371	78,652	2086.3%	1234.5%	94.8%	81.5%
2042	2,921	4,936	66,925	2291.2%	1355.9%	95.7%	82.2%
2043	2,227	3,763	55,612	2497.2%	1477.9%	96.3%	82.7%
2044	1,670	2,822	45,304	2712.8%	1605.4%	96.8%	83.2%
2045	1,230	2,079	36,167	2940.4%	1739.6%	97.2%	83.5%
2046	888	1,501	28,264	3182.9%	1883.0%	97.5%	83.7%
2047	627	1,060	21,661	3454.7%	2043.5%	97.7%	83.9%
2048	434	733	16,232	3740.1%	2214.5%	97.8%	84.0%
2049	293	495	11,873	4052.2%	2398.6%	98.0%	84.1%
2050+	508	863	26,865	5288.4%	3113.0%	98.3%	84.4%
PV Past	726,451	726,451	223,113	30.7%	30.7%		
PV Future	277,137	442,061	762,074	275.0%	172.4%		
PV Lifetime	1,003,588	1,168,512	985,187	98.2%	84.3%		

Exhibit II

Transamerica Life Insurance Company

NEA Group

Actual To Expected Lifetime Experience
Actual Nationwide Experience Through 9/30/2015 and Projected Thereafter

Duration	Actual				Expected			Actual to Expected		
	A	B	C	D	E	F	G	H=A/E	I=C/F	J
	Earned Premium @ Original Rate Level	Earned Premium Adjusted to Approved PA Rate History	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Earned Premium @ Original Rate Level	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Earned Premium	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase
1	15,896,691	15,896,776	323,615	2.0%	15,760,980	807,687	5.1%	100.9%	40.1%	39.7%
2	14,979,906	14,983,968	1,662,151	6.3%	13,786,821	1,149,196	6.6%	108.7%	144.6%	96.1%
3	14,471,936	14,540,530	698,064	5.9%	12,432,215	1,545,907	8.2%	116.4%	45.2%	71.2%
4	14,226,969	14,583,529	1,112,446	6.3%	11,416,442	1,943,082	10.0%	124.6%	57.3%	62.7%
5	13,937,298	14,801,339	3,263,860	9.1%	10,553,267	2,046,141	11.4%	132.1%	159.5%	80.0%
6	13,610,163	15,162,894	3,554,380	11.3%	9,767,260	2,132,681	12.6%	139.3%	166.7%	89.4%
7	13,202,077	15,707,790	3,249,875	12.5%	9,024,967	2,366,817	13.9%	146.3%	137.3%	90.0%
8	12,825,509	16,487,178	4,186,592	14.0%	8,325,083	2,581,343	15.2%	154.1%	162.2%	92.0%
9	12,391,765	17,245,229	5,328,496	15.7%	7,718,766	2,756,908	16.5%	160.5%	193.3%	95.3%
10	11,908,935	17,817,118	6,458,915	17.6%	7,036,321	2,870,196	17.8%	169.2%	225.0%	99.2%
11	11,288,645	18,070,005	5,953,673	18.9%	6,437,179	2,958,898	19.0%	175.4%	201.2%	99.4%
12	10,776,217	18,450,679	6,698,013	20.2%	5,911,286	3,321,163	20.4%	182.3%	201.7%	99.1%
13	10,393,656	18,899,419	7,772,731	21.6%	5,364,406	3,602,301	21.9%	193.8%	215.8%	99.0%
14	9,977,665	19,062,467	10,027,162	23.5%	4,878,500	3,829,865	23.4%	204.5%	261.8%	100.8%
15	9,539,642	18,964,443	9,450,351	25.0%	4,442,584	4,020,747	24.9%	214.7%	235.0%	100.5%
16	9,100,571	18,664,212	13,539,558	27.4%	4,031,297	4,180,199	26.4%	225.7%	323.9%	103.7%
17	8,684,450	18,206,981	14,478,439	29.7%	3,647,198	4,455,638	27.9%	238.1%	324.9%	106.2%
18	8,274,759	17,552,564	15,926,791	32.1%	3,285,529	4,671,600	29.5%	251.9%	340.9%	108.6%
19	7,867,534	16,769,184	15,964,503	34.3%	2,950,997	4,806,144	31.1%	266.6%	332.2%	110.1%
20	7,464,882	15,949,175	18,412,478	36.8%	2,640,122	4,861,276	32.6%	282.7%	378.8%	112.6%
21	7,064,082	15,119,126	20,250,267	39.4%	2,353,666	4,930,558	34.1%	300.1%	410.7%	115.3%
22	6,664,423	14,285,062	22,577,224	42.2%	2,090,476	5,386,579	35.7%	318.8%	419.1%	118.1%
23	6,266,255	13,450,846	24,732,836	45.2%	1,849,419	5,821,365	37.4%	338.8%	424.9%	120.8%
24	5,868,571	12,614,583	26,884,067	48.3%	1,629,607	6,163,689	39.1%	360.1%	436.2%	123.4%
25	5,474,732	11,783,359	28,896,553	51.5%	1,433,886	6,409,567	40.9%	381.8%	450.8%	126.0%
26	5,085,676	10,959,618	31,397,716	54.9%	1,256,070	6,554,778	42.6%	404.9%	479.0%	128.9%
27	4,702,457	10,145,953	34,112,334	58.4%	1,095,435	6,629,401	44.2%	429.3%	514.6%	132.0%
28	4,326,389	9,345,383	36,432,113	62.0%	950,280	6,605,126	45.8%	455.3%	551.6%	135.4%
29	3,959,128	8,561,657	38,441,472	65.7%	819,562	6,479,547	47.3%	483.1%	593.3%	138.8%
30	3,602,407	7,798,662	40,080,836	69.3%	702,157	6,255,698	48.7%	513.0%	640.7%	142.4%
31	3,257,626	7,059,601	42,025,028	73.0%	597,699	5,989,143	50.0%	545.0%	701.7%	146.2%
32	2,925,955	6,347,151	43,899,400	76.7%	505,324	5,842,373	51.1%	579.0%	751.4%	150.1%
33	2,608,985	5,664,903	44,998,599	80.4%	423,623	5,646,997	52.3%	615.9%	796.9%	153.9%
34	2,308,548	5,017,063	45,404,353	84.0%	352,039	5,416,163	53.3%	655.8%	838.3%	157.6%
35	2,026,057	4,406,937	44,986,637	87.4%	293,952	5,157,832	54.2%	689.2%	872.2%	161.2%
36	1,763,052	3,838,080	44,354,131	90.6%	244,165	4,841,766	55.1%	722.1%	916.1%	164.5%
37	1,520,576	3,312,922	43,285,637	93.6%	201,543	4,421,787	55.8%	754.5%	978.9%	167.7%
38	1,299,391	2,833,280	41,636,092	96.4%	164,956	4,002,843	56.4%	787.7%	1040.2%	170.8%
39	1,099,958	2,400,286	39,354,058	98.9%	134,146	3,613,439	57.0%	820.0%	1089.1%	173.5%
40	922,645	2,014,894	36,412,960	101.1%	107,857	3,229,664	57.5%	855.4%	1127.5%	176.0%
41	766,930	1,676,106	33,372,765	103.1%	85,336	2,846,464	57.9%	898.7%	1172.4%	178.2%
42	631,793	1,381,822	30,119,192	104.8%	66,670	2,482,201	58.2%	947.6%	1213.4%	180.1%
43	515,910	1,129,259	26,846,623	106.3%	51,304	2,126,600	58.5%	1005.6%	1262.4%	181.8%
44	417,669	915,014	23,602,026	107.5%	37,825	1,826,289	58.7%	1104.2%	1292.3%	183.2%
45	335,360	735,405	20,413,228	108.5%	29,603	1,609,936	58.9%	1132.9%	1268.0%	184.3%
46	267,200	586,562	17,477,090	109.4%	23,364	1,403,771	59.0%	1143.6%	1245.0%	185.2%
47	211,358	464,517	14,774,081	110.0%	18,114	1,152,537	59.2%	1166.8%	1281.9%	186.0%
48	166,067	365,440	12,349,451	110.6%	13,795	922,045	59.3%	1203.8%	1339.4%	186.6%
49	129,701	285,797	10,226,634	111.0%	10,345	726,778	59.3%	1253.8%	1407.1%	187.1%
50	100,778	222,382	8,367,125	111.4%	7,553	556,715	59.4%	1334.3%	1502.9%	187.5%
51	77,974	172,319	6,811,562	111.6%	5,366	414,773	59.4%	1453.1%	1642.2%	187.8%
52	60,147	133,127	5,505,073	111.8%	3,740	299,004	59.5%	1608.2%	1841.1%	188.1%
53	46,328	102,703	4,428,145	112.0%	2,296	182,570	59.5%	2017.8%	2425.5%	188.3%
54	35,711	79,293	3,558,468	112.1%	1,206	119,794	59.5%	2961.1%	2970.5%	188.5%
55	27,602	61,388	2,849,698	112.2%	859	99,467	59.5%	3213.2%	2865.0%	188.6%
56	21,445	47,776	2,293,402	112.3%	661	84,578	59.5%	3244.4%	2711.6%	188.7%
57	16,786	37,460	1,856,898	112.3%	490	66,062	59.5%	3425.7%	2810.8%	188.8%
58	13,266	29,658	1,510,440	112.4%	355	49,980	59.5%	3737.0%	3022.1%	188.9%
59	10,601	23,742	1,243,003	112.4%	255	37,435	59.5%	4157.3%	3320.4%	188.9%
60+	31,543	71,489	4,201,390	112.5%	373	54,715	59.5%	8455.4%	7678.7%	189.1%
PV Lifetime	181,027,638	265,175,736	298,343,899	112.5%	114,946,797	68,400,962	59.5%	157.5%	436.2%	189.1%