



The intelligent,  
affordable way to  
complete your  
clients' health  
insurance program

**American  
General**  
Life Companies

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Some things are just better together ...



like your clients' major medical plan and Accident Expense Plus

## The Right Plan — Right Now

A powerful trend is sweeping the health insurance market. More than ever before, employers and individuals are turning to high-deductible, high co-pay major medical policies as the best way to keep their insurance premiums affordable.

Unfortunately, high-deductible plans — by design — shift responsibility for a large portion of health care costs to your clients. American General Life Insurance Company (American General Life) was quick to recognize this challenge and has created a remarkable solution that's also a powerful opportunity for producers: Accident Expense Plus.

Accident Expense Plus is affordable coverage that pays accident benefits regardless of other policies your clients have — benefits that can help cover many expenses they would otherwise have to pay on their own, like deductibles, co-payments and additional charges for using out-of-network providers.

### Two powerful benefits, one low-cost solution

Accidental Injury Insurance + Critical Illness Insurance = **Accident Expense Plus**

Dollar-for-dollar reimbursement for:

- Emergency Room
- Hospital
- Urgent Care Center
- Surgery
- Diagnostic Exams
- X-rays
- Physical Therapy

Lump sum benefit paid after initial diagnosis for these major critical illnesses:

- Invasive Cancer
- Heart Attack
- Stroke

An affordable supplement to major medical insurance

- Pays benefits regardless of other coverage
- Makes payments directly to your client
- An ideal supplement for high-deductible major medical plans

## Accident Coverage Without Strings

As a financial professional, you've probably seen clients disappointed by other plans that were supposed to supplement their major medical insurance coverage. Many times, that disappointment can be traced to "coordination" provisions — policy terms that limit benefits for claims covered by a primary insurance plan.

Coordination provisions not only reduce benefits, but they also add another level of complexity to the management of health care — as if paying for health care weren't complicated enough already.

Fortunately, Accident Expense Plus is different. Because there are no coordination provisions, your clients will:

- Receive policy benefits regardless of other coverage they may have.
- Be able to reduce the amount of out-of-pocket expense, such as major medical deductibles and co-pays, incurred as the result of an accident.
- Appreciate owning a policy that's simple and straightforward.

Over 60% of all bankruptcies in America are medical-related.<sup>1</sup>



## Policy Benefits

Accident Expense Plus provides benefits for a wide range of accident-related costs, from emergency room visits to physical therapy to diagnostic exams — even surgery. The “plus” is the optional Critical Illness Rider which pays a lump sum benefit for invasive cancer, heart attack or stroke. The Critical Illness Rider is not available in all states. However, pairing Accident Expense Plus with a critical illness policy in those states where the rider is not available can provide even more comprehensive coverage for your clients.

Accident Expense Plus gives you and your clients:

- **Freedom.** Clients can choose any hospital, physician or medical facility.
- **Flexibility.** Tailor the ideal client solution using a variety of deductibles and benefit amounts.
- **Fast and easy underwriting.** Accident coverage is guaranteed issue for anyone age 64 or younger, and critical illness coverage is underwritten on a simple accept/reject basis using just three health questions.

<sup>1</sup> “Medical Bankruptcy in the United States: Results of National Study,” *The American Journal of Medicine*, August 2009.

# Accident Expense Plus Policy Highlights

## Market

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Individual (spouse and child coverage available if primary insured is 18 or older)

## Renewability

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The policy is guaranteed renewable to age 65

## Issue Ages

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0–64 (ages 0–17 cannot purchase coverage for a spouse or child)  
Minimum issue age is 18 in CO

## Underwriting

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Accident coverage is guaranteed issue.

Application for the Critical Illness Benefit Rider is based on three health questions.

- If an applicant answers “No” to all three questions, the rider will be issued
- A “Yes” answer to any question makes the applicant ineligible for the rider

## Benefit Amounts

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Accident coverage: \$1,000 to \$15,000, in \$1,000 increments.

- Benefit amount is the maximum amount that can be paid per covered person each calendar year

Critical Illness Rider: \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000 (All policies issued in DE, IA, KS, OK, SC, TX and WV have a \$25,000 benefit); policies issued in OK have 10% up to a maximum benefit of \$1,000 in the first 30 days and \$25,000 after the first 30 days

For both accident and critical illness, spouse and children may elect up to 100% of the primary insured’s coverage.

## Deductibles

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Accident expense benefit deductible options: \$0, \$100, \$250 or \$500

- The deductible only has to be satisfied once per calendar year
- With a family plan, once out of pocket charges reach double the chosen deductible, claims are paid from the first dollar. (See the “Frequently Asked Questions” flyer, AGLC102871 for an example.)

Critical Illness Rider: No deductible

## Rate Structure

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- Sex-distinct
- Age-banded rates
- Tobacco/non-tobacco for the Critical Illness Rider

## Riders

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Critical Illness Rider: Pays one-time lump sum upon initial diagnosis of invasive cancer, heart attack or stroke. Rider terminates as to each insured upon payment of the lump sum benefit.

Use Accident Expense Plus to:



- Fill a gap in your clients’ insurance programs
- Position yourself as an informed professional offering effective solutions
- Deepen your client relationships with multi-product solutions
- Make high-deductible health plan recommendations more appealing

## Policy Highlights Continued

### Covered Benefits

Accident Expense Plus will pay for the following expenses up to the calendar year maximum benefit as a result of a covered accident:

- Emergency Room
- Urgent Care Center
- Ambulance
- Physician Charges *(Policy pays for a maximum of three follow-up physician visits within 30 days of the accident. Only one visit per day is allowed.)*
- Surgery *(Outpatient surgery is covered as a follow-up physician visit)*
- X-rays *(Policy covers an X-ray or set of X-rays if completed within 14 days of the accidental injury)*
- Physical Therapy  
*(Physical therapy visits must begin within 30 days of the accidental injury or discharge from the hospital. Benefits are limited to one physical therapy session per day, up to a maximum of 10 visits for each accidental injury.)*
- Prosthesis
- Major Diagnostic Exams  
*(Policy pays for one major diagnostic exam per accident if completed within 14 days of the accidental injury. Major diagnostic exams limited to CT scan, MRI and EEG.)*
- Drugs administered in a hospital or urgent care center *(There is no payment for drugs prescribed to be taken or used after initial care)*

The Critical Illness Rider provides one-time, lump-sum payment for initial diagnosis of heart attack, stroke or invasive cancer.

Coverage is available for spouse and/or children under the same policy if the primary insured is covered. Spouse and children may have different benefit amounts for the critical illness rider provided the coverage for each does not exceed the coverage of the primary insured.

### Benefit Payment Conditions

Accident Expense Plus pays benefits, once any deductible is met, less any adjustments or discounts up to the maximum benefit amount, per insured, per calendar year, as shown in the policy schedule, regardless of whether those costs are covered under another insurance plan.

To qualify for accident benefits:

- An injury must be the result of an accident. An accident is defined by this policy as the unforeseen occurrence of an event that results in an accidental injury to an insured person wholly independent of disease, bodily infirmity, illness, infection or any other physical condition.
- Initial care must begin within 72 hours of the accidental injury
- Care must be received within the United States
- In order to determine the appropriate claim benefit, an Explanation of Benefits statement (EOB) will be required by the claims department in addition to the medical expense billing.

### Critical Illness Rider

Critical Illness	Definition	Waiting Period
Invasive Cancer	The presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tumor.	More than 90 days after coverage begins.
Heart Attack	The death of a portion of the heart muscle due to inadequate cardiac blood supply to the area.	More than 30 days after coverage begins.
Stroke	Cerebrovascular incident caused by infarction of brain tissue, cerebral or subarachnoid hemorrhage, cerebral embolism or cerebral thrombosis.	More than 30 days after coverage begins.

In Oklahoma, 10% of the benefit amount can be paid up to \$1,000 in the first 30 days.

## Accident Expense Exclusions<sup>2</sup>

American General Life will pay NO benefits under the policy if covered services are not related to a covered accident. We will pay NO benefits for any accident or any loss caused in whole or in part by, or resulting in whole or in part from the insured person's:

- Suicide or attempt at suicide, or intentional self-inflicted injury or sickness, or any attempt at intentional self-inflicted injury or sickness while sane or insane
- Being under the influence of excitant, depressant, hallucinogen, narcotic; or any other drug or intoxicant including those prescribed by a Physician that are misused by the Insured Person
- Commission of or attempt to commit an assault or a felony
- Engaging in an illegal activity or occupation
- Voluntary participation in any riot or civil insurrection
- Participation in declared or undeclared war, or any act of declared or undeclared war
- Operating, learning to operate, serving as a crew member of, or jumping, parachuting, or falling from an aircraft or hot air balloon, including those which are not motor driven
- Engaging in hang gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activity
- Riding in or driving any motor driven vehicle in a race, stunt show or speed test
- Practicing for or participating in any semi-professional or professional competitive athletic contest for which such Insured receives any compensation or remuneration
- Operating any type of land, water, or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the accidental injury occurred
- Any illness, loss or condition specifically excluded from the definition of any accident

## Critical Illness Exclusions

American General Life will not pay benefits for any critical illness incurred, manifested or diagnosed before the first 30 days after the date coverage on the insured person becomes effective under this rider, or for invasive cancer, before the end of the first 90 days after the date coverage on the insured person becomes effective under this rider.<sup>2</sup> However, an insured child born after the effective date of this rider or any subsequent reinstatement will be covered from birth for the critical illnesses stated in the rider schedule.

Other exclusions include any loss caused in whole or in part by, or resulting in whole or in part from the insured person's:<sup>2</sup>

- Attempt at suicide, or intentional self-inflicted injury or sickness, while sane or insane

(Continued on next page)

<sup>2</sup> May vary by state



**Jack, 16**, rising basketball star

### Out-of-network specialist is an affordable part of the team

*Needed treatment from a specialist outside the network of their major medical plan*

John and Samantha are proud parents — their son, Jack, is an outstanding student who is also becoming a highly recruited basketball star. When he fractured his wrist in the playoffs last year, the family's doctor referred him to a specialist outside their major medical carrier's network.

Thanks to the family's Accident Expense Plus policy, John and Samantha were promptly reimbursed for their out-of-network expenses and received additional benefits for the treatment and physical therapy. Jack made a full recovery and is back on the court this season. His bank shot — and his parents' bank accounts — are as strong as ever.

Not an actual case; presented for illustrative purposes only

## Policy Highlights Continued

### Critical Illness Exclusions *(Continued)*

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- Being under the influence of an excitant, depressant, hallucinogen, narcotic; or any other drug or intoxicant including those prescribed by a physician that are misused by the Insured Person
- Commission of or attempt to commit an assault or a felony
- Engaging in an illegal activity or occupation
- Voluntary participation in any riot or civil insurrection
- Any illness, loss, or condition specifically excluded from the definition of any critical illness
- Participation in war, or any act of war, whether declared or not
- Balloon angioplasty, laser relief of an obstruction, and/or other intra-arterial procedure
- Practicing for or participating in any semi-professional or professional competitive athletic contest for which compensation or remuneration is paid or received

### Pre-existing Conditions

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We will not pay benefits for a critical illness that is caused by a pre-existing condition unless the critical illness commences after this rider has been in force for 12 months from the effective date or most recent reinstatement date. We will not use the existence of a pre-existing condition to deny benefits after this rider has been in force for a period of 12 months following the date of application to this rider.

### Nicotine

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The critical illness benefit rider has nicotine and non-nicotine rates. Nicotine usage is defined as the use of any product that contains nicotine such as cigarettes, cigars, pipes or chewing tobacco, and nicotine gum or patches. To be considered for a non-nicotine rate, there must have been no use within the last year prior to the application date.

### Conversion Privilege

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American General Life will issue a separate accident policy to an insured spouse or child if a written application is submitted along with payment of the separate policy's first premium:

- By the insured spouse within 31 days following termination of marriage by divorce decree
- Prior to the policy anniversary on or following the insured's 64th birthday
- By the insured child within 31 days following the termination of his or her coverage under the policy

## Payment Modes

	Modal Factors	
	Nationwide	
Annual	1.000	
Semi-Annual	.52	
Quarterly	.265	
Monthly	.095	

## Policy Fee

None

## How to Calculate Rates

1. Select the appropriate base rate plan from pages 8-25 for the primary insured based on age, gender, deductible and benefit amount.
2. Add the spouse rate (if included) for the same deductible and benefit amount based on the spouse's age
3. Add children rate (if included) for the selected deductible and benefit amount. The benefit amount may not exceed that of the primary insured.
4. Add the appropriate rate for the Critical Illness Rider listed on page 26-27 for all covered insureds
5. Add the base total and rider total together.
6. Multiply by base and rider total by the chosen modal factor.

## Example Calculation

Male, age 37; spouse, age 33; two children. \$5,000 base benefit with \$100 deductible. \$5,000 Critical Illness Rider for husband and wife only. Neither has used nicotine in the last year. Monthly bank draft.

## Calculation

Base Rate <sup>3</sup>	Male Age 37	\$346.50
	Spouse Age 33	\$192.15
	2 Children	\$162.65
Critical Illness Rider <sup>3</sup>	\$7.48 x 5 (Primary)	\$ 37.40
	\$6.50 x 5 (Spouse)	\$ 32.50
Total		\$771.20
x Modal Factor	.095	
Rate		\$ 73.26



**Maria, 33**, graphic designer

### A broken leg won't stop this leap into self-employment

Leaving the corporate world to start her own graphic design business was a big step for Maria. One of her biggest concerns was medical insurance — could she find affordable coverage?

Maria purchased a major medical plan with a low premium — but a \$5,000 deductible. To help cover her high deductible and coinsurance costs, she supplemented the policy with an Accident Expense Plus plan. She opted for the \$7,000 per calendar year accident benefit with a \$250 deductible.

Three months later, Maria fell, breaking her leg in two places. Her injury required an emergency room visit, surgery to reset the bone, three months in a cast and six weeks of physical therapy. The medical bills could have derailed her business plans, but because Maria had an Accident Expense Plus policy, her only expense was the \$250 deductible. Broken leg or not, Maria kept marching steadily toward her goals.

Not an actual case; presented for illustrative purposes only

<sup>3</sup> Premium rates are current as of September 1, 2010. Rates may vary by state.

# Annual Accident Expense Rates<sup>4</sup>

(All states except ND, SD, IN)

## BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
<b>\$1,000 maximum</b>								
0 – 24	424.10	530.25	317.04	384.84	275.16	330.96	229.44	270.12
25 – 39	296.71	352.22	230.42	266.51	207.03	235.69	181.05	201.92
40 – 54	240.97	256.18	190.97	202.00	174.99	183.62	156.10	162.68
55 – 64	305.16	296.97	249.77	246.04	229.27	228.08	210.21	207.60

<b>\$2,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	491.04	618.48	384.48	447.12	314.16	380.16	257.52	304.08
25 – 39	343.52	410.52	275.80	307.76	234.68	268.60	200.26	223.92
40 – 54	268.92	289.74	220.96	228.12	193.00	203.78	168.00	176.42
55 – 64	327.98	321.48	277.68	278.68	246.16	244.36	221.50	218.88

<b>\$3,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	525.96	671.04	389.88	483.84	334.44	410.40	270.00	325.08
25 – 39	370.56	443.25	279.69	330.48	246.30	284.70	205.86	233.76
40 – 54	285.99	308.73	224.31	240.36	200.82	212.55	172.38	181.62
55 – 64	340.23	335.04	282.00	281.07	254.55	248.34	223.56	221.70

<b>\$4,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	555.36	702.72	405.12	498.72	344.64	423.36	277.44	331.20
25 – 39	387.00	465.20	290.36	342.28	253.76	293.00	212.20	240.00
40 – 54	295.76	318.88	230.68	245.68	205.00	217.12	175.44	184.72
55 – 64	344.20	337.88	284.48	283.44	255.52	252.32	225.60	223.44

<b>\$5,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	563.40	712.80	410.40	510.00	348.60	427.80	280.80	335.40
25 – 39	389.90	468.75	295.05	346.50	256.50	297.65	213.65	242.50
40 – 54	298.75	322.35	232.85	247.85	206.35	218.65	176.65	185.85
55 – 64	346.75	339.90	285.45	284.45	256.45	253.30	226.00	224.20

<sup>4</sup> Premium rates are current as of September 1, 2010. Rates may vary by state.

# Annual Accident Expense Rates

(All states except ND, SD, IN)

## SPOUSE & CHILD RATES

	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
<b>\$1,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	315.70	422.35	205.33	272.81	169.30	222.88	124.72	165.90
25 – 39	188.98	242.82	123.49	158.70	102.76	131.37	76.05	96.62
40 – 54	135.96	153.57	89.55	100.33	74.11	83.02	54.25	60.70
55 – 64	138.66	136.03	92.16	90.60	73.05	71.44	52.19	50.94
Children	290.49		121.67		97.28		68.79	

<b>\$2,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	384.44	512.70	257.34	344.02	209.62	278.34	151.10	200.36
25 – 39	233.26	297.78	157.28	200.72	128.28	163.02	93.58	118.62
40 – 54	168.10	188.48	112.56	126.26	91.30	102.00	65.90	73.52
55 – 64	163.66	160.26	108.04	106.14	85.18	83.70	60.48	58.98
Children	345.00		145.78		113.98		78.70	

<b>\$3,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	423.63	563.61	283.02	377.64	226.20	303.36	163.08	215.73
25 – 39	259.26	329.61	173.94	220.74	139.68	177.99	101.01	127.59
40 – 54	184.20	205.92	123.90	138.36	99.12	110.52	71.10	79.11
55 – 64	176.49	172.62	116.88	114.18	90.96	89.01	64.65	63.18
Children	366.48		154.92		120.48		82.62	

<b>\$4,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	450.60	598.92	298.96	394.60	240.44	316.04	172.68	228.20
25 – 39	276.84	351.32	184.40	233.52	148.40	187.44	107.28	134.88
40 – 54	194.84	218.40	129.60	144.48	104.16	116.00	74.44	82.72
55 – 64	181.64	177.52	120.44	117.76	94.76	92.80	67.28	65.84
Children	378.44		159.44		124.08		84.52	

<b>\$5,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	469.10	621.75	311.35	410.80	249.70	328.20	179.00	236.80
25 – 39	288.65	365.80	192.15	243.15	154.75	195.00	111.55	140.00
40 – 54	202.15	226.35	134.45	149.75	107.75	120.00	76.95	85.50
55 – 64	187.25	183.00	123.80	121.00	97.10	94.95	69.20	67.45
Children	387.35		162.65		126.70		85.80	

# Annual Accident Expense Rates

(All states except ND, SD, IN)

## BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
<b>\$6,000 maximum</b>								
0 – 24	577.44	730.80	419.76	520.56	357.12	437.76	284.40	340.56
25 – 39	399.72	480.42	301.92	355.08	261.60	302.94	217.08	246.36
40 – 54	303.96	329.22	236.88	253.56	210.12	222.42	178.08	187.32
55 – 64	349.38	343.92	287.64	286.86	257.70	256.26	227.64	225.72

<b>\$7,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	577.92	731.64	424.20	525.00	360.36	441.00	287.28	344.40
25 – 39	403.41	483.49	304.78	357.98	263.90	305.69	218.82	248.50
40 – 54	306.32	329.98	238.21	254.87	210.98	223.65	179.20	188.44
55 – 64	352.38	345.31	288.26	287.84	258.58	256.83	229.67	226.94

<b>\$8,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	586.56	743.04	428.16	529.92	363.84	444.48	289.92	348.48
25 – 39	410.08	490.72	307.76	361.20	266.08	308.32	220.24	250.48
40 – 54	309.04	333.28	240.16	256.08	211.60	224.64	180.40	189.60
55 – 64	354.80	347.52	289.60	288.72	259.84	257.68	230.88	227.76

<b>\$9,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	595.08	753.84	432.00	534.60	367.20	448.20	292.68	352.08
25 – 39	414.63	497.70	310.86	363.78	268.29	311.40	221.67	252.36
40 – 54	311.49	336.96	241.38	257.31	212.85	225.90	181.35	190.80
55 – 64	357.75	349.29	290.16	289.08	260.37	258.39	231.93	228.87

<b>\$10,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	603.60	765.60	436.80	538.80	369.60	451.20	296.40	356.40
25 – 39	419.10	504.30	313.30	366.80	269.90	314.00	223.70	254.40
40 – 54	314.00	340.50	242.90	258.80	213.70	227.30	182.30	191.90
55 – 64	360.60	350.40	291.00	290.00	261.30	259.10	233.70	230.30

# Annual Accident Expense Rates

(All states except ND, SD, IN)

## SPOUSE & CHILD RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	475.50	629.64	315.66	416.40	252.96	332.46	181.20	239.82
25 – 39	292.74	370.86	194.82	246.48	156.96	197.58	113.04	141.78
40 – 54	204.72	229.08	136.14	151.62	108.96	121.38	77.88	86.46
55 – 64	189.18	184.92	124.98	122.10	97.92	95.76	69.90	68.04
Children	394.26		166.92		129.24		87.60	

\$6,000 maximum								
Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	481.95	637.63	319.97	422.03	256.20	336.70	183.40	242.83
25 – 39	296.87	375.90	197.54	249.83	159.18	200.27	114.52	143.57
40 – 54	207.27	231.84	137.83	153.44	110.18	122.78	78.75	87.43
55 – 64	191.10	186.76	126.14	123.27	98.70	96.46	70.56	68.60
Children	399.14		168.56		130.62		88.55	

\$7,000 maximum								
Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	488.40	645.52	324.24	427.68	259.44	340.96	185.60	245.84
25 – 39	300.96	380.96	200.32	253.12	161.44	202.88	116.00	145.36
40 – 54	209.76	234.64	139.52	155.28	111.44	124.16	79.68	88.48
55 – 64	193.12	188.64	127.28	124.40	99.52	97.28	71.28	69.20
Children	404.08		171.04		132.32		89.84	

\$8,000 maximum								
Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	494.82	653.49	328.59	433.35	262.62	345.15	187.74	248.76
25 – 39	305.10	386.01	202.95	256.50	163.62	205.47	117.45	147.15
40 – 54	212.31	237.42	141.21	157.14	112.68	125.55	80.46	89.37
55 – 64	195.03	190.62	128.43	125.46	100.35	98.01	71.91	69.75
Children	407.88		172.89		133.56		90.81	

\$9,000 maximum								
Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	501.30	661.40	332.90	439.00	265.90	349.40	190.00	251.80
25 – 39	309.20	391.10	205.70	259.80	165.80	208.10	119.00	148.90
40 – 54	214.90	240.20	142.90	159.00	113.90	126.90	81.40	90.30
55 – 64	197.00	192.50	129.60	126.70	101.10	98.70	72.60	70.40
Children	409.20		173.40		133.90		91.10	

# Annual Accident Expense Rates

(All states except ND, SD, IN)

## BASE PLAN RATES

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
<b>\$11,000 maximum</b>								
0 – 24	608.52	772.20	439.56	545.16	372.24	454.08	297.00	357.72
25 – 39	422.29	507.98	315.04	370.15	272.03	315.92	225.17	255.97
40 – 54	316.36	343.42	244.31	261.80	215.16	228.58	183.26	192.50
55 – 64	363.66	354.64	292.38	292.05	263.12	260.48	234.41	231.44

<b>\$12,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	614.88	780.48	442.08	548.64	375.84	460.80	299.52	360.00
25 – 39	426.48	513.00	317.52	373.20	274.44	319.08	226.08	257.88
40 – 54	320.16	347.04	245.88	263.28	216.96	230.16	185.04	194.04
55 – 64	367.68	358.44	294.24	292.44	264.36	262.32	235.80	232.68

<b>\$13,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	620.88	787.80	446.16	556.92	379.08	464.88	301.08	363.48
25 – 39	430.69	517.79	320.84	376.61	276.64	321.62	227.89	259.87
40 – 54	323.44	350.22	248.17	266.37	218.27	232.05	186.42	195.65
55 – 64	371.15	362.70	295.75	293.80	265.46	263.25	237.12	234.26

<b>\$14,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	635.04	803.04	451.92	562.80	384.72	472.08	304.08	367.92
25 – 39	437.78	525.28	323.82	381.92	279.58	325.36	229.32	262.22
40 – 54	329.84	356.86	249.76	267.68	219.94	233.52	188.44	197.68
55 – 64	377.86	369.46	297.64	296.24	267.40	265.72	239.54	236.18

<b>\$15,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	641.70	811.05	455.40	565.20	387.00	475.20	306.00	370.80
25 – 39	441.45	529.20	326.10	384.30	282.45	328.05	231.45	263.85
40 – 54	333.15	359.55	251.40	268.50	222.00	235.20	190.05	199.20
55 – 64	381.30	373.50	299.10	297.45	268.65	266.85	241.50	238.05

# Annual Accident Expense Rates

(All states except ND, SD, IN)

## SPOUSE & CHILD RATES

	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
<b>\$11,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	507.65	669.35	337.15	444.62	269.06	353.65	192.17	254.76
25 – 39	313.28	396.11	208.34	263.12	167.97	210.76	120.45	150.70
40 – 54	217.36	242.88	144.54	160.82	115.17	128.26	82.28	91.30
55 – 64	199.76	195.25	131.23	127.71	102.30	99.99	73.26	70.95
Children	411.95		174.02		133.98		91.96	

<b>\$12,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	514.08	677.28	341.52	450.24	272.28	357.84	194.40	257.76
25 – 39	317.40	401.16	211.08	266.52	170.28	213.36	121.92	152.52
40 – 54	219.96	245.76	146.28	162.72	116.40	129.72	83.16	92.28
55 – 64	201.60	197.16	132.36	128.88	103.20	100.68	73.92	71.52
Children	414.00		174.84		134.76		91.80	

<b>\$13,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	520.52	685.23	345.80	455.91	275.60	362.18	196.56	260.78
25 – 39	321.49	406.25	213.85	269.88	172.51	215.93	123.50	154.18
40 – 54	222.56	248.43	147.94	164.58	117.65	131.04	84.11	93.21
55 – 64	203.58	199.03	133.38	130.13	103.87	101.27	74.62	72.02
Children	415.87		177.58		136.50		92.95	

<b>\$14,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	526.96	693.14	350.14	461.44	278.74	366.38	198.66	263.76
25 – 39	325.64	411.32	216.44	273.28	174.72	218.68	124.88	155.96
40 – 54	225.12	251.16	149.52	166.46	118.86	132.44	84.98	94.22
55 – 64	204.96	200.48	134.26	131.18	104.44	101.78	75.18	72.66
Children	422.38		180.46		137.90		94.36	

<b>\$15,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	531.00	698.10	352.80	465.00	280.80	369.00	200.10	265.65
25 – 39	328.20	414.45	218.10	275.25	176.10	220.20	125.85	157.20
40 – 54	226.65	252.90	150.60	167.55	119.55	133.20	85.50	94.80
55 – 64	205.95	201.30	135.00	131.85	104.85	102.30	75.75	73.05
Children	426.45		182.10		139.35		95.25	

# North & South Dakota Annual Accident Expense Rates

## BASE PLAN RATES NORTH & SOUTH DAKOTA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
<b>\$1,000 maximum</b>								
0 – 24	402.89	503.74	301.19	365.60	261.40	314.41	217.97	256.61
25 – 39	281.87	334.61	218.90	253.19	196.68	223.91	171.99	191.82
40 – 54	228.92	243.37	181.42	191.90	166.24	174.43	148.30	154.54
55 – 64	289.91	282.12	237.28	233.74	217.81	216.68	199.70	197.22

<b>\$2,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	466.50	587.56	365.26	424.76	298.46	361.16	244.64	288.88
25 – 39	326.34	389.98	262.00	292.38	222.94	255.18	190.26	212.74
40 – 54	255.48	275.24	209.90	216.72	183.36	193.60	159.60	167.60
55 – 64	311.58	305.40	263.80	264.74	233.86	232.14	210.44	207.94

<b>\$3,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	499.65	637.50	370.38	459.66	317.73	389.88	256.50	308.82
25 – 39	352.02	421.08	265.71	313.95	234.00	270.48	195.54	222.06
40 – 54	271.68	293.28	213.09	228.33	190.77	201.93	163.74	172.53
55 – 64	323.22	318.27	267.90	267.03	241.83	235.92	212.37	210.63

<b>\$4,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	527.60	667.60	384.88	473.80	327.40	402.20	263.56	314.64
25 – 39	367.64	441.92	275.84	325.16	241.08	278.36	201.60	228.00
40 – 54	280.96	302.92	219.16	233.36	194.76	206.24	166.68	175.48
55 – 64	327.00	321.00	270.24	269.28	242.72	239.68	214.32	212.28

<b>\$5,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	535.25	677.15	389.90	484.50	331.15	406.40	266.75	318.65
25 – 39	370.40	445.30	280.30	329.15	243.70	282.80	202.95	230.40
40 – 54	283.80	306.20	221.20	235.45	196.05	207.75	167.80	176.55
55 – 64	329.45	322.90	271.20	270.25	243.65	240.65	214.70	212.95

# North & South Dakota Annual Accident Expense Rates

## SPOUSE & CHILD RATES NORTH & SOUTH DAKOTA

	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
<b>\$1,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	299.92	401.23	195.06	259.17	160.84	211.74	118.48	157.61
25 – 39	179.53	230.68	117.32	150.77	97.62	124.80	72.25	91.79
40 – 54	129.17	145.89	85.07	95.32	70.41	78.87	51.53	57.66
55 – 64	131.73	129.23	87.55	86.07	69.40	67.87	49.58	48.40
Children	275.97		115.59		92.42		65.35	
<b>\$2,000 maximum</b>								
18 – 24	365.22	487.08	244.48	326.82	199.14	264.42	143.56	190.34
25 – 39	221.60	282.90	149.42	190.68	121.86	154.86	88.92	112.70
40 – 54	159.70	179.06	106.94	119.94	86.74	96.90	62.60	69.84
55 – 64	155.48	152.24	102.64	100.84	80.92	79.52	57.44	56.02
Children	327.76		138.50		108.28		74.76	
<b>\$3,000 maximum</b>								
18 – 24	402.45	535.44	268.86	358.77	214.89	288.18	154.92	204.93
25 – 39	246.30	313.14	165.24	209.70	132.69	169.08	95.97	121.20
40 – 54	174.99	195.63	117.69	131.43	94.17	105.00	67.53	75.15
55 – 64	167.67	163.98	111.03	108.45	86.40	84.54	61.44	60.03
Children	348.15		147.18		114.45		78.48	
<b>\$4,000 maximum</b>								
18 – 24	428.08	568.96	284.00	374.88	228.44	300.24	164.04	216.80
25 – 39	263.00	333.76	175.16	221.84	141.00	178.04	101.92	128.12
40 – 54	185.12	207.48	123.12	137.24	98.96	110.20	70.72	78.60
55 – 64	172.56	168.64	114.44	111.88	90.00	88.16	63.92	62.52
Children	359.52		151.48		117.88		80.28	
<b>\$5,000 maximum</b>								
18 – 24	445.65	590.65	295.80	390.25	237.20	311.80	170.05	224.95
25 – 39	274.20	347.55	182.55	230.95	147.05	185.25	105.95	133.00
40 – 54	192.05	215.05	127.75	142.30	102.35	114.00	73.10	81.25
55 – 64	177.90	173.85	117.60	114.95	92.25	90.20	65.75	64.10
Children	367.95		154.50		120.35		81.50	

# North & South Dakota Annual Accident Expense Rates

## BASE PLAN RATES NORTH & SOUTH DAKOTA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
<b>\$6,000 maximum</b>								
0 – 24	548.58	694.26	398.76	494.52	339.24	415.86	270.18	323.52
25 – 39	379.74	456.42	286.86	337.32	248.52	287.82	206.22	234.06
40 – 54	288.78	312.72	225.06	240.90	199.62	211.32	169.20	177.96
55 – 64	331.92	326.70	273.24	272.52	244.86	243.42	216.24	214.44

<b>\$7,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	549.01	695.03	402.99	498.75	342.37	418.95	272.93	327.18
25 – 39	383.25	459.34	289.52	340.06	250.67	290.36	207.90	236.04
40 – 54	291.06	313.53	226.31	242.13	200.41	212.45	170.24	178.99
55 – 64	334.81	328.09	273.84	273.49	245.63	244.02	218.19	215.60

<b>\$8,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	557.20	705.92	406.72	503.44	345.68	422.24	275.44	331.04
25 – 39	389.60	466.16	292.32	343.12	252.80	292.88	209.20	238.00
40 – 54	293.60	316.64	228.16	243.28	201.04	213.44	171.44	180.08
55 – 64	337.04	330.08	275.12	274.32	246.88	244.80	219.28	216.40

<b>\$9,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	565.29	716.13	410.40	507.87	348.84	425.79	278.01	334.44
25 – 39	393.93	472.77	295.29	345.60	254.88	295.83	210.60	239.76
40 – 54	295.92	320.04	229.32	244.44	202.23	214.65	172.26	181.26
55 – 64	339.84	331.83	275.67	274.68	247.32	245.52	220.32	217.35

<b>\$10,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	573.40	727.30	415.00	511.90	351.10	428.60	281.60	338.60
25 – 39	398.20	479.10	297.60	348.50	256.40	298.30	212.50	241.60
40 – 54	298.30	323.50	230.80	245.90	203.00	215.90	173.20	182.30
55 – 64	342.50	332.90	276.50	275.50	248.20	246.10	222.00	218.80

# North & South Dakota Annual Accident Expense Rates

## SPOUSE & CHILD RATES NORTH & SOUTH DAKOTA

Zero deductible									\$100 deductible		\$250 deductible		\$500 deductible	
<b>\$6,000 maximum</b>														
Age	Female	Male	Female	Male	Female	Male	Female	Male						
18 – 24	451.74	598.14	299.88	395.58	240.30	315.84	172.14	227.82						
25 – 39	278.10	352.32	185.10	234.12	149.10	187.74	107.40	134.70						
40 – 54	194.46	217.62	129.36	144.00	103.50	115.32	73.98	82.14						
55 – 64	179.76	175.68	118.68	116.04	93.00	90.96	66.42	64.62						
Children	374.58		158.58		122.76		83.22							

<b>\$7,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	457.87	605.78	303.94	400.96	243.39	319.90	174.23	230.72
25 – 39	282.03	357.14	187.67	237.30	151.27	190.26	108.78	136.36
40 – 54	196.91	220.29	130.97	145.81	104.72	116.62	74.83	83.09
55 – 64	181.58	177.45	119.77	117.11	93.80	91.70	67.06	65.17
Children	379.12		160.09		124.11		84.14	

<b>\$8,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	464.00	613.28	308.00	406.32	246.48	323.92	176.32	233.52
25 – 39	285.92	361.92	190.24	240.48	153.36	192.72	110.24	138.08
40 – 54	199.28	222.88	132.48	147.52	105.84	117.92	75.68	84.00
55 – 64	183.44	179.28	120.96	118.16	94.56	92.40	67.68	65.76
Children	383.84		162.48		125.76		85.36	

<b>\$9,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	470.07	620.82	312.12	411.66	249.48	327.87	178.38	236.34
25 – 39	289.80	366.75	192.78	243.63	155.43	195.21	111.60	139.77
40 – 54	201.69	225.54	134.10	149.31	107.01	119.25	76.50	84.87
55 – 64	185.31	181.08	121.95	119.25	95.31	93.06	68.31	66.24
Children	387.54		164.25		126.90		86.31	

<b>\$10,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	476.20	628.30	316.30	417.10	252.60	331.90	180.50	239.20
25 – 39	293.80	371.50	195.40	246.80	157.50	197.70	113.00	141.50
40 – 54	204.10	228.20	135.70	151.10	108.20	120.60	77.40	85.80
55 – 64	187.10	182.90	123.10	120.30	96.10	93.80	68.90	66.90
Children	388.80		164.70		127.20		86.60	

# North & South Dakota Annual Accident Expense Rates

## BASE PLAN RATES NORTH & SOUTH DAKOTA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
<b>\$11,000 maximum</b>								
0 – 24	578.05	733.59	417.56	517.88	353.65	431.42	282.15	339.79
25 – 39	401.17	482.57	299.20	351.67	258.39	300.19	213.84	243.10
40 – 54	300.52	326.26	232.10	248.71	204.38	217.25	174.13	182.93
55 – 64	345.51	336.93	277.75	277.53	250.03	247.39	222.64	219.89

<b>\$12,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	584.16	741.48	420.00	521.16	357.00	437.76	284.52	342.00
25 – 39	405.12	487.32	301.68	354.48	260.64	303.12	214.80	245.04
40 – 54	304.08	329.64	233.64	250.08	206.04	218.64	175.80	184.32
55 – 64	349.32	340.44	279.60	277.92	251.16	249.12	224.04	221.04

<b>\$13,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	589.81	748.41	423.80	529.10	360.10	441.61	286.00	345.28
25 – 39	409.11	491.92	304.72	357.76	262.86	305.50	216.45	246.87
40 – 54	307.19	332.80	235.69	253.11	207.35	220.48	177.06	185.90
55 – 64	352.56	344.63	280.93	279.11	252.20	250.12	225.29	222.56

<b>\$14,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	603.26	762.86	429.38	534.66	365.54	448.42	288.82	349.58
25 – 39	415.94	498.96	307.58	362.74	265.72	309.12	217.84	249.20
40 – 54	313.32	339.08	237.30	254.24	209.02	221.90	179.06	187.88
55 – 64	358.96	350.98	282.80	281.40	254.10	252.42	227.64	224.42

<b>\$15,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	609.60	770.55	432.60	537.00	367.65	451.50	290.70	352.20
25 – 39	419.40	502.80	309.75	365.10	268.35	311.55	219.75	250.65
40 – 54	316.50	341.55	238.80	255.15	210.90	223.35	180.60	189.15
55 – 64	362.25	354.75	284.25	282.60	255.15	253.50	229.35	226.20

# North & South Dakota Annual Accident Expense Rates

## SPOUSE & CHILD RATES NORTH & SOUTH DAKOTA

	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
<b>\$11,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	482.24	635.91	320.32	422.40	255.64	335.94	182.60	242.00
25 – 39	297.66	376.31	197.89	249.92	159.61	200.20	114.40	143.22
40 – 54	206.58	230.78	137.39	152.79	109.34	121.88	78.21	86.68
55 – 64	189.75	185.46	124.63	121.33	97.24	94.93	69.52	67.43
Children	391.38		165.33		127.27		87.45	

<b>\$12,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	488.40	643.44	324.48	427.68	258.72	339.96	184.68	244.92
25 – 39	301.56	381.12	200.52	253.20	161.76	202.68	115.80	144.84
40 – 54	208.92	233.40	138.96	154.56	110.52	123.24	78.96	87.60
55 – 64	191.52	187.32	125.76	122.52	98.04	95.64	70.32	67.92
Children	393.24		166.08		128.04		87.24	

<b>\$13,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	494.52	650.91	328.51	433.16	261.82	344.11	186.68	247.78
25 – 39	305.50	385.84	203.06	256.36	163.80	205.14	117.26	146.51
40 – 54	211.38	236.08	140.53	156.26	111.67	124.54	79.82	88.66
55 – 64	193.31	189.15	126.62	123.50	98.67	96.20	70.85	68.51
Children	395.07		168.74		129.74		88.27	

<b>\$14,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	500.64	658.42	332.64	438.34	264.74	348.04	188.72	250.60
25 – 39	309.40	390.74	205.66	259.56	166.04	207.76	118.72	148.26
40 – 54	213.78	238.70	142.10	158.06	112.84	125.86	80.78	89.46
55 – 64	194.74	190.40	127.54	124.60	99.12	96.74	71.54	69.02
Children	401.24		171.36		131.04		89.60	

<b>\$15,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	504.45	663.15	335.10	441.75	266.70	350.55	190.05	252.30
25 – 39	311.85	393.75	207.30	261.45	167.25	209.25	119.55	149.25
40 – 54	215.25	240.30	143.10	159.15	113.70	126.60	81.30	90.00
55 – 64	195.60	191.25	128.25	125.25	99.60	97.20	72.00	69.30
Children	405.15		173.10		132.45		90.60	

# Indiana Annual Accident Expense Rates

## BASE PLAN RATES INDIANA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
<b>\$1,000 maximum</b>								
0 – 24	424.10	530.25	317.04	384.84	275.16	330.96	229.44	270.12
25 – 39	296.71	352.22	230.42	266.51	207.03	235.69	181.05	201.92
40 – 54	240.97	256.18	190.97	202.00	174.99	183.62	156.10	162.68
55 – 64	305.16	296.97	249.77	246.04	229.27	228.08	210.21	207.60

<b>\$2,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	491.04	618.48	384.48	447.12	314.16	380.16	257.52	304.08
25 – 39	343.52	410.52	275.80	307.76	234.68	268.60	200.26	223.92
40 – 54	268.92	289.74	220.96	228.12	193.00	203.78	168.00	176.42
55 – 64	327.98	321.48	277.68	278.68	246.16	244.36	221.50	218.88

<b>\$3,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	525.96	671.04	389.88	483.84	334.44	410.40	270.00	325.08
25 – 39	370.56	443.25	279.69	330.48	246.30	284.70	205.86	233.76
40 – 54	285.99	308.73	224.31	240.36	200.82	212.55	172.38	181.62
55 – 64	340.23	335.04	282.00	281.07	254.55	248.34	223.56	221.70

<b>\$4,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	555.36	702.72	405.12	498.72	344.64	423.36	277.44	331.20
25 – 39	387.00	465.20	290.36	342.28	253.76	293.00	212.20	240.00
40 – 54	295.76	318.88	230.68	245.68	205.00	217.12	175.44	184.72
55 – 64	344.20	337.88	284.48	283.44	255.52	252.32	225.60	223.44

<b>\$5,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	563.40	712.80	410.40	510.00	348.60	427.80	280.80	335.40
25 – 39	389.90	468.75	295.05	346.50	256.50	297.65	213.65	242.50
40 – 54	298.75	322.35	232.85	247.85	206.35	218.65	176.65	185.85
55 – 64	346.75	339.90	285.45	284.45	256.45	253.30	226.00	224.20

# Indiana Annual Accident Expense Rates

## SPOUSE & CHILD RATES INDIANA

	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
<b>\$1,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	315.70	422.35	205.33	272.81	169.30	222.88	124.72	165.90
25 – 39	188.98	242.82	123.49	158.70	102.76	131.37	76.05	96.62
40 – 54	135.96	153.57	89.55	100.33	74.11	83.02	54.25	60.70
55 – 64	138.66	136.03	92.16	90.60	73.05	71.44	52.19	50.94
Children	435.74		182.51		145.92		103.19	
<b>\$2,000 maximum</b>								
18 – 24	384.44	512.70	257.34	344.02	209.62	278.34	151.10	200.36
25 – 39	233.26	297.78	157.28	200.72	128.28	163.02	93.58	118.62
40 – 54	168.10	188.48	112.56	126.26	91.30	102.00	65.90	73.52
55 – 64	163.66	160.26	108.04	106.14	85.18	83.70	60.48	58.98
Children	517.50		218.68		170.98		118.06	
<b>\$3,000 maximum</b>								
18 – 24	423.63	563.61	283.02	377.64	226.20	303.36	163.08	215.73
25 – 39	259.26	329.61	173.94	220.74	139.68	177.99	101.01	127.59
40 – 54	184.20	205.92	123.90	138.36	99.12	110.52	71.10	79.11
55 – 64	176.49	172.62	116.88	114.18	90.96	89.01	64.65	63.18
Children	549.72		232.38		180.72		123.93	
<b>\$4,000 maximum</b>								
18 – 24	450.60	598.92	298.96	394.60	240.44	316.04	172.68	228.20
25 – 39	276.84	351.32	184.40	233.52	148.40	187.44	107.28	134.88
40 – 54	194.84	218.40	129.60	144.48	104.16	116.00	74.44	82.72
55 – 64	181.64	177.52	120.44	117.76	94.76	92.80	67.28	65.84
Children	567.68		239.16		186.12		126.80	
<b>\$5,000 maximum</b>								
18 – 24	469.10	621.75	311.35	410.80	249.70	328.20	179.00	236.80
25 – 39	288.65	365.80	192.15	243.15	154.75	195.00	111.55	140.00
40 – 54	202.15	226.35	134.45	149.75	107.75	120.00	76.95	85.50
55 – 64	187.25	183.00	123.80	121.00	97.10	94.95	69.20	67.45
Children	581.05		244.00		190.05		128.70	

# Indiana Annual Accident Expense Rates

## BASE PLAN RATES INDIANA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
<b>\$6,000 maximum</b>								
0 – 24	577.44	730.80	419.76	520.56	357.12	437.76	284.40	340.56
25 – 39	399.72	480.42	301.92	355.08	261.60	302.94	217.08	246.36
40 – 54	303.96	329.22	236.88	253.56	210.12	222.42	178.08	187.32
55 – 64	349.38	343.92	287.64	286.86	257.70	256.26	227.64	225.72

<b>\$7,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	577.92	731.64	424.20	525.00	360.36	441.00	287.28	344.40
25 – 39	403.41	483.49	304.78	357.98	263.90	305.69	218.82	248.50
40 – 54	306.32	329.98	238.21	254.87	210.98	223.65	179.20	188.44
55 – 64	352.38	345.31	288.26	287.84	258.58	256.83	229.67	226.94

<b>\$8,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	586.56	743.04	428.16	529.92	363.84	444.48	289.92	348.48
25 – 39	410.08	490.72	307.76	361.20	266.08	308.32	220.24	250.48
40 – 54	309.04	333.28	240.16	256.08	211.60	224.64	180.40	189.60
55 – 64	354.80	347.52	289.60	288.72	259.84	257.68	230.88	227.76

<b>\$9,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	595.08	753.84	432.00	534.60	367.20	448.20	292.68	352.08
25 – 39	414.63	497.70	310.86	363.78	268.29	311.40	221.67	252.36
40 – 54	311.49	336.96	241.38	257.31	212.85	225.90	181.35	190.80
55 – 64	357.75	349.29	290.16	289.08	260.37	258.39	231.93	228.87

<b>\$10,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	603.60	765.60	436.80	538.80	369.60	451.20	296.40	356.40
25 – 39	419.10	504.30	313.30	366.80	269.90	314.00	223.70	254.40
40 – 54	314.00	340.50	242.90	258.80	213.70	227.30	182.30	191.90
55 – 64	360.60	350.40	291.00	290.00	261.30	259.10	233.70	230.30

# Indiana Annual Accident Expense Rates

## SPOUSE & CHILD RATES INDIANA

Zero deductible									
		\$100 deductible		\$250 deductible		\$500 deductible			
<b>\$6,000 maximum</b>									
Age	Female	Male	Female	Male	Female	Male	Female	Male	
18 – 24	475.50	629.64	315.66	416.40	252.96	332.46	181.20	239.82	
25 – 39	292.74	370.86	194.82	246.48	156.96	197.58	113.04	141.78	
40 – 54	204.72	229.08	136.14	151.62	108.96	121.38	77.88	86.46	
55 – 64	189.18	184.92	124.98	122.10	97.92	95.76	69.90	68.04	
Children	591.42		250.38		193.86		131.40		

<b>\$7,000 maximum</b>									
Age	Female	Male	Female	Male	Female	Male	Female	Male	
18 – 24	481.95	637.63	319.97	422.03	256.20	336.70	183.40	242.83	
25 – 39	296.87	375.90	197.54	249.83	159.18	200.27	114.52	143.57	
40 – 54	207.27	231.84	137.83	153.44	110.18	122.78	78.75	87.43	
55 – 64	191.10	186.76	126.14	123.27	98.70	96.46	70.56	68.60	
Children	598.71		252.84		195.93		132.86		

<b>\$8,000 maximum</b>									
Age	Female	Male	Female	Male	Female	Male	Female	Male	
18 – 24	488.40	645.52	324.24	427.68	259.44	340.96	185.60	245.84	
25 – 39	300.96	380.96	200.32	253.12	161.44	202.88	116.00	145.36	
40 – 54	209.76	234.64	139.52	155.28	111.44	124.16	79.68	88.48	
55 – 64	193.12	188.64	127.28	124.40	99.52	97.28	71.28	69.20	
Children	606.16		256.56		198.48		134.80		

<b>\$9,000 maximum</b>									
Age	Female	Male	Female	Male	Female	Male	Female	Male	
18 – 24	494.82	653.49	328.59	433.35	262.62	345.15	187.74	248.76	
25 – 39	305.10	386.01	202.95	256.50	163.62	205.47	117.45	147.15	
40 – 54	212.31	237.42	141.21	157.14	112.68	125.55	80.46	89.37	
55 – 64	195.03	190.62	128.43	125.46	100.35	98.01	71.91	69.75	
Children	611.80		259.38		200.90		136.70		

<b>\$10,000 maximum</b>									
Age	Female	Male	Female	Male	Female	Male	Female	Male	
18 – 24	501.30	661.40	332.90	439.00	265.90	349.40	190.00	251.80	
25 – 39	309.20	391.10	205.70	259.80	165.80	208.10	119.00	148.90	
40 – 54	214.90	240.20	142.90	159.00	113.90	126.90	81.40	90.30	
55 – 64	197.00	192.50	129.60	126.70	101.10	98.70	72.60	70.40	
Children	613.98		260.10		200.97		137.76		

# Indiana Annual Accident Expense Rates

## BASE PLAN RATES INDIANA

Age	Zero deductible		\$100 deductible		\$250 deductible		\$500 deductible	
	Female	Male	Female	Male	Female	Male	Female	Male
<b>\$11,000 maximum</b>								
0 – 24	608.52	772.20	439.56	545.16	372.24	454.08	297.00	357.72
25 – 39	422.29	507.98	315.04	370.15	272.03	315.92	225.17	255.97
40 – 54	316.36	343.42	244.31	261.80	215.16	228.58	183.26	192.50
55 – 64	363.66	354.64	292.38	292.05	263.12	260.48	234.41	231.44

<b>\$12,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	614.88	780.48	442.08	548.64	375.84	460.80	299.52	360.00
25 – 39	426.48	513.00	317.52	373.20	274.44	319.08	226.08	257.88
40 – 54	320.16	347.04	245.88	263.28	216.96	230.16	185.04	194.04
55 – 64	367.68	358.44	294.24	292.44	264.36	262.32	235.80	232.68

<b>\$13,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	620.88	787.80	446.16	556.92	379.08	464.88	301.08	363.48
25 – 39	430.69	517.79	320.84	376.61	276.64	321.62	227.89	259.87
40 – 54	323.44	350.22	248.17	266.37	218.27	232.05	186.42	195.65
55 – 64	371.15	362.70	295.75	293.80	265.46	263.25	237.12	234.26

<b>\$14,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	635.04	803.04	451.92	562.80	384.72	472.08	304.08	367.92
25 – 39	437.78	525.28	323.82	381.92	279.58	325.36	229.32	262.22
40 – 54	329.84	356.86	249.76	267.68	219.94	233.52	188.44	197.68
55 – 64	377.86	369.46	297.64	296.24	267.40	265.72	239.54	236.18

<b>\$15,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
0 – 24	641.70	811.05	455.40	565.20	387.00	475.20	306.00	370.80
25 – 39	441.45	529.20	326.10	384.30	282.45	328.05	231.45	263.85
40 – 54	333.15	359.55	251.40	268.50	222.00	235.20	190.05	199.20
55 – 64	381.30	373.50	299.10	297.45	268.65	266.85	241.50	238.05

# Indiana Annual Accident Expense Rates

## SPOUSE & CHILD RATES INDIANA

Zero deductible									\$100 deductible		\$250 deductible		\$500 deductible	
<b>\$11,000 maximum</b>														
Age	Female	Male	Female	Male	Female	Male	Female	Male						
18 – 24	507.65	669.35	337.15	444.62	269.06	353.65	192.17	254.76						
25 – 39	313.28	396.11	208.34	263.12	167.97	210.76	120.45	150.70						
40 – 54	217.36	242.88	144.54	160.82	115.17	128.26	82.28	91.30						
55 – 64	199.76	195.25	131.23	127.71	102.30	99.99	73.26	70.95						
Children	617.98		261.03		200.97		137.94							

<b>\$12,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	514.08	677.28	341.52	450.24	272.28	357.84	194.40	257.76
25 – 39	317.40	401.16	211.08	266.52	170.28	213.36	121.92	152.52
40 – 54	219.96	245.76	146.28	162.72	116.40	129.72	83.16	92.28
55 – 64	201.60	197.16	132.36	128.88	103.20	100.68	73.92	71.52
Children	621.00		262.32		202.20		137.76	

<b>\$13,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	520.52	685.23	345.80	455.91	275.60	362.18	196.56	260.78
25 – 39	321.49	406.25	213.85	269.88	172.51	215.93	123.50	154.18
40 – 54	222.56	248.43	147.94	164.58	117.65	131.04	84.11	93.21
55 – 64	203.58	199.03	133.38	130.13	103.87	101.27	74.62	72.02
Children	623.87		266.37		204.75		139.49	

<b>\$14,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	526.96	693.14	350.14	461.44	278.74	366.38	198.66	263.76
25 – 39	325.64	411.32	216.44	273.28	174.72	218.68	124.88	155.96
40 – 54	225.12	251.16	149.52	166.46	118.86	132.44	84.98	94.22
55 – 64	204.96	200.48	134.26	131.18	104.44	101.78	75.18	72.66
Children	633.64		270.76		206.92		141.54	

<b>\$15,000 maximum</b>								
Age	Female	Male	Female	Male	Female	Male	Female	Male
18 – 24	531.00	698.10	352.80	465.00	280.80	369.00	200.10	265.65
25 – 39	328.20	414.45	218.10	275.25	176.10	220.20	125.85	157.20
40 – 54	226.65	252.90	150.60	167.55	119.55	133.20	85.50	94.80
55 – 64	205.95	201.30	135.00	131.85	104.85	102.30	75.75	73.05
Children	639.75		273.15		209.10		142.95	

## Did You Know?



- In 2006, about 1.2 million Americans suffered a heart attack and nearly 66% survived<sup>5</sup>
- In 2009, more than 1.4 million Americans were expected to be diagnosed with cancer and 66% are expected to survive at least five years<sup>6</sup>
- Over 60% of all bankruptcies in America are medical-related<sup>7</sup>

<sup>5</sup> American Heart Association, *Heart Disease and Stroke Statistics – 2010 Update*

<sup>6</sup> American Cancer Society, *Cancer Facts and Figures – 2009*. This estimate does not include carcinoma in situ of any site except urinary and bladder, and does not include basal cell skin cancers.

<sup>7</sup> "Medical Bankruptcy in the United States, 2007; Results of a National Study," *The American Journal of Medicine*, August 2009

### RIDER RATES PER \$1,000<sup>8</sup>

Age	Non-nicotine		Nicotine	
	Female	Male	Female	Male
0 – 24 <sup>9</sup>	5.00	4.00	10.09	8.22
25 – 29	6.00	5.00	11.74	10.24
30 – 34	6.50	6.00	12.45	12.30
35 – 39	7.53	7.48	13.72	16.65
40 – 44	8.52	9.55	16.97	22.62
45 – 49	10.23	12.20	21.86	31.48
50 – 54	12.43	15.37	28.50	43.11
55 – 59	15.61	20.57	37.14	60.36
60 – 64	19.85	27.17	46.23	80.90
Children	4.50			

<sup>8</sup> State exceptions appear in the chart below.

### STATE SPECIFIC RATES PER \$1,000 (AR, GA, ID, ME, MD, ND, OK, UT, WV)

Age	Non-nicotine		Nicotine	
	Female	Male	Female	Male
0 – 24 <sup>9</sup>	5.50	4.40	11.10	9.04
25 – 29	6.60	5.50	12.91	11.26
30 – 34	7.15	6.60	13.70	13.53
35 – 39	8.28	8.23	15.09	18.32
40 – 44	9.37	10.51	18.67	24.88
45 – 49	11.25	13.42	24.05	34.63
50 – 54	13.67	16.91	31.35	47.42
55 – 59	17.17	22.63	40.85	66.40
60 – 64	21.84	29.89	50.85	88.99
Children	4.95			

<sup>9</sup> 0–24 for Primary Insured and 18–24 for Spouse

# Critical Illness Rider Annual Rates

## INDIANA RIDER RATES PER \$1,000

Age	Non-nicotine		Nicotine	
	Female	Male	Female	Male
0 – 24 <sup>10</sup>	5.00	4.00	10.09	8.22
25 – 29	6.00	5.00	11.74	10.24
30 – 34	6.50	6.00	12.45	12.30
35 – 39	7.53	7.48	13.72	16.65
40 – 44	8.52	9.55	16.97	22.62
45 – 49	10.23	12.20	21.86	31.48
50 – 54	12.43	15.37	28.50	43.11
55 – 59	15.61	20.57	37.14	60.36
60 – 64	19.85	27.17	46.23	80.90
Children	6.75			

<sup>10</sup> 0–24 for Primary Insured and 18–24 for Spouse

Critical Illness coverage is offered in the amounts of \$5,000, \$10,000, \$15,000, \$20,000 and \$25,000. To obtain the annual premium for the corresponding face amount, multiply the appropriate critical illness rate by 5, 10, 15, 20 or 25 respectively.

## **American General** Life Companies

*Policies issued by:*

**American General Life Insurance Company**

2727-A Allen Parkway, Houston, Texas 77019

Accident Expense Plus Policy Form Number 07120

Critical Illness Rider Form Number 07121

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**Important:** All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions apply in every state. Please consult the policy form and outline of coverage for details. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Comprehensive medical coverage may be required in some states in order to apply for or maintain the policy.

Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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