

Product Standard Highlights for 2015 Rate filings

Oregon Insurance Division

2015 Goals

- Incorporation of federal “actuarial memorandum down” approach
- Standardization of filing presentation
- Reduce overall workload

Rate Filing Overall Structure

- Filing Description
- Rate Table and Factors
- Actuarial Memorandum
 - Exhibit 1: Dev of Rate Change 
 - Exhibit 2: Ben Design Changes
 - Exhibit 3: Average Annual Rate Change 
 - Exhibit 4: Trend Information
 - Exhibit 5: Administrative Expenses 
 - Exhibit 6: Plan Relativities 
 - Appendix I: Financial Position
 - Appendix II: Cost Containment

 = Templates designed to enhance product standards