

Dallas

Cabe W. Chadick, F.S.A.
 S. Scott Gibson, F.S.A.
 Glenn A. Tobleman, F.S.A., F.C.A.S.
 Michael A. Mayberry, F.S.A.
 David M. Dillon, F.S.A.
 Gregory S. Wilson, F.C.A.S.
 Steven D. Bryson, F.S.A.
 Brian D. Rankin, F.S.A.
 Bonnie S. Albritton, F.S.A.
 Jacqueline B. Lee, F.S.A.
 Xiaoxiao (Lisa) Jiang, F.S.A.
 Brian C. Stentz, A.S.A.
 Jennifer M. Allen, A.S.A.
 Josh A. Hammerquist, A.S.A.
 Johnathan L. O'Dell, A.S.A.
 Clint Prater, A.S.A.
 Larry Choi, A.S.A.
 Kevin Ruggenberg, A.S.A.
 Traci Hughes, A.S.A.

**Kansas City**

Gary L. Rose, F.S.A.
 Terry M. Long, F.S.A.
 Leon L. Langlitz, F.S.A.
 D. Patrick Glenn, A.S.A., A.C.A.S.
 Christopher J. Merkel, F.S.A.
 Christopher H. Davis, F.S.A.
 Karen E. Elsom, F.S.A.
 Jill J. Humes, F.S.A.
 Kimberly S. Shores, F.S.A.
 Michael A. Brown, F.S.A.
 Naomi J. Kloppersmith, F.S.A.
 Stephanie T. Crownhart, F.S.A.
 Mark W. Birdsall, F.S.A.

London/Kansas City

Timothy A. DeMars, F.S.A., F.I.A.
 Scott E. Morrow, F.S.A., F.I.A.

Denver

Mark P. Stukowski, F.S.A.
 William J. Gorski, F.S.A.

Indianapolis

Kathryn R. Koch, A.C.A.S.

Baltimore

David A. Palmer, C.F.E.

February 6, 2017

Matthew D. Danziger, FSA, MAAA
 Actuarial Director
 Cigna Health and Life Insurance Company
 900 Cottage Grove Road
 Bloomfield, CT 06002

Re: Cigna Health and Life Insurance Company
 Company NAIC # 67369; FEIN # 59-1031071
 VT - Cigna LG Major Medical Filing 2017
 SERFF Tracking # CCGP-130705386

Dear Mr. Danziger:

Thank you for your responses. We have the following additional questions regarding this filing:

1. The following table was provided in your 1/24/17 response.
 - a) Please provide detailed support for the derivation of the 9.4% figure.
 - b) Please confirm that the following table is for an illustrative effective date of 1/1/2017.
 - c) If so, what would the numbers be for a 7/1//2017 effective date (i.e., for those accounts with coverage including 6 months in 2018 calendar year)?

Category	Change
Rating Variables	-11.0%
Med+Rx Filed Trend	9.4%
MLR Impact	-1.1%
Total Impact	-3.7%

Please respond as soon as possible, but no later than February 10, 2017.

Our review of filing will be placed in suspense pending your response. Contact me if you have any questions.

Sincerely,



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