

SERFF Tracking Number: UNUM-125899405 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 40823
Company Tracking Number: 125CE RATE INCREASE
TOI: H07I Individual Health - Specified Disease - Sub-TOI: H07I.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: 125CE Rate Increase
Project Name/Number: 125CE Rate Increase/125CE Rate Increase

Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: 125CE Rate Increase SERFF Tr Num: UNUM-125899405 State: ArkansasLH

TOI: H07I Individual Health - Specified Disease SERFF Status: Closed State Tr Num: 40823

- Limited Benefit

Sub-TOI: H07I.002A Dread Disease - Cancer Co Tr Num: 125CE RATE State Status: Disapproved-Closed

Only INCREASE

Filing Type: Rate Co Status: Reviewer(s): Rosalind Minor

Authors: Cathy Brooks, Donna Disposition Date: 11/18/2008

Mazloom, Angela Mctier, Lauren

Sease, Annette Smith, Tonia

Garbutt

Date Submitted: 11/12/2008 Disposition Status: Disapproved

Implementation Date Requested: 07/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: 125CE Rate Increase

Project Number: 125CE Rate Increase

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/18/2008

State Status Changed: 11/18/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Included for your review and approval are revised rates reflecting a rate increase of 100%. These individual cancer policy forms were approved by your department on February 10, 1989.

SERFF Tracking Number: UNUM-125899405 State: Arkansas
 Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 40823
 Company Tracking Number: 125CE RATE INCREASE
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: 125CE Rate Increase
 Project Name/Number: 125CE Rate Increase/125CE Rate Increase

Upon approval of the revised rates, each policyholder will receive notice at least 60 days prior to the policy anniversary date.

The filing fee of \$50.00 has been submitted by EFT.

Company and Contact

Filing Contact Information

Angela McTier, Contract Analyst
 1200 Colonial Life Boulevard
 Columbia, SC 29202
 AJMcTier@coloniallife.com
 (803) 213-5173 [Phone]
 (803) 750-7341[FAX]

Filing Company Information

Colonial Life & Accident Insurance Company
 1200 Colonial Life Boulevard
 Post Office Box 1365
 Columbia, SC 29202
 (803) 798-7000 ext. [Phone]
 CoCode: 62049
 Group Code: 565
 Group Name:
 FEIN Number: 57-0144607
 State of Domicile: South Carolina
 Company Type:
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--|---------|----------------|---------------|
| Colonial Life & Accident Insurance Company | \$50.00 | 11/12/2008 | 23876570 |

SERFF Tracking Number: UNUM-125899405 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 40823
Company Tracking Number: 125CE RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
Product Name: 125CE Rate Increase
Project Name/Number: 125CE Rate Increase/125CE Rate Increase

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-------------|----------------|------------|----------------|
| Disapproved | Rosalind Minor | 11/18/2008 | 11/18/2008 |

SERFF Tracking Number: UNUM-125899405 State: Arkansas
 Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 40823
 Company Tracking Number: 125CE RATE INCREASE
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: 125CE Rate Increase
 Project Name/Number: 125CE Rate Increase/125CE Rate Increase

Disposition

Disposition Date: 11/18/2008

Implementation Date:

Status: Disapproved

Comment: Because of the fact that Arkansas has not had a claim on this closed block of business for the past five years, we are disapproving your request for a 100% rate increase.

| Company Name: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Premium: | Maximum % Change (where required): | Minimum % Change (where required): | Overall % Indicated Change: |
|--|------------------------|--|--|----------|------------------------------------|------------------------------------|-----------------------------|
| Colonial Life & Accident Insurance Company | 100.000% | \$11,976 | 26 | \$11,976 | % | % | 100.000% |

SERFF Tracking Number: UNUM-125899405 *State:* Arkansas
Filing Company: Colonial Life & Accident Insurance Company *State Tracking Number:* 40823
Company Tracking Number: 125CE RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Limited Benefit *Sub-TOI:* H071.002A Dread Disease - Cancer Only
Product Name: 125CE Rate Increase
Project Name/Number: 125CE Rate Increase/125CE Rate Increase

| Item Type | Item Name | Item Status | Public Access |
|----------------------------|----------------------------------|--------------------|----------------------|
| Supporting Document | Health - Actuarial Justification | Disapproved | No |
| Supporting Document | Submission Letter | Disapproved | Yes |

SERFF Tracking Number: UNUM-125899405 State: Arkansas
 Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 40823
 Company Tracking Number: 125CE RATE INCREASE
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: 125CE Rate Increase
 Project Name/Number: 125CE Rate Increase/125CE Rate Increase

Rate Information

Rate data applies to filing.

Filing Method: SERRF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 100.000%
Effective Date of Last Rate Revision: 09/21/2001
Filing Method of Last Filing: PAPER

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Premium: | Maximum % Change (where required): | Minimum % Change (where required): |
|--|-----------------------------|------------------------|--|--|----------|------------------------------------|------------------------------------|
| Colonial Life & Accident Insurance Company | 100.000% | 100.000% | \$11,976 | 26 | \$11,976 | % | % |

SERFF Tracking Number: UNUM-125899405 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 40823
Company Tracking Number: 125CE RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
Product Name: 125CE Rate Increase
Project Name/Number: 125CE Rate Increase/125CE Rate Increase

Supporting Document Schedules

| | | | |
|-------------------------|---|-----------------------|------------|
| Satisfied -Name: | Submission Letter | Review Status: | |
| Comments: | | Disapproved | 11/18/2008 |
| Attachment: | | | |
| | Cancer Expense submission letter-AR.pdf | | |

**Colonial Life & Accident
Insurance Company**

1200 Colonial Life Boulevard
Columbia, SC 29210
803.798.7000
coloniallife.com

November 12, 2008

Julia Benafield Bowman
Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: NAIC#/Group: 62049 / 0565
Insurer: Colonial Life & Accident Insurance Company
Filing Type: Rate Increase
Form(s): Form 125CE and Form 125CES

Dear Commissioner Bowman:

Enclosed for your review and approval are revised rates for the above captioned policy forms reflecting a rate increase of 100%. These individual cancer policy forms were approved by your department on February 10, 1989.

Upon approval of the revised rates, each policyholder will receive notice at least 60 days prior to the policy anniversary date.

The filing fee of \$50.00 has been submitted by EFT.

If acceptable, we shall appreciate your notifying us via SERFF. If you have any questions, please contact me at (800) 845-7330, extension 5173. My email address is ajmctier@coloniallife.com. The fax number is (803) 750-7341.

Sincerely,



Angela J. McTier
Senior Compliance Contract Consultant