

SERFF Tracking Number:	CEUL-125623761	State:	Arkansas
Filing Company:	Central United Life Insurance Company	State Tracking Number:	39011
Company Tracking Number:	AR_MMGROR_2008		
TOI:	H16I Individual Health - Major Medical	Sub-TOI:	H16I.005C Individual - Other
Product Name:	MMGROR		
Project Name/Number:	MMGROR/		

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: MMGROR

SERFF Tr Num: CEUL-125623761 State: ArkansasLH

TOI: H16I Individual Health - Major Medical

SERFF Status: Closed

State Tr Num: 39011

Sub-TOI: H16I.005C Individual - Other

Co Tr Num: AR_MMGROR_2008

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Author: Velvet Giron

Disposition Date: 06/13/2008

Date Submitted: 05/14/2008

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: MMGROR

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 15%

Group Market Type:

Filing Status Changed: 06/13/2008

State Status Changed: 06/13/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re:

NAIC # 61883 Central United Life Insurance

Rate Increase: Pool Group MMGROR

An actuarial study of our business in this line has revealed that our current rates are inadequate to support our experience. We have included the required Actuarial Memorandum detailing the actuarial analysis of our experience.

SERFF Tracking Number: CEUL-125623761 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 39011
 Company Tracking Number: AR_MMGROR_2008
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: MMGROR
 Project Name/Number: MMGROR/

The Company is requesting a 15% rate increase. The increase will be applied uniformly to all policyholders within the state.

We appreciate the Department's time and consideration in the review of this filing.

Company and Contact

Filing Contact Information

Velvet Giron, Statistician Technician I
 Wortham Tower
 Houston, TX 99019-2100
 vgiron@manhattanlife.com
 (713) 529-0045 [Phone]
 (713) 529-9425[FAX]

Filing Company Information

Central United Life Insurance Company
 Wortham Tower
 2727 Allen Parkway
 Houston, TX 77019-2100
 (713) 529-0045 ext. [Phone]

CoCode: 61883
 Group Code:
 Group Name:
 FEIN Number: 42-0884060

State of Domicile: Arkansas
 Company Type:
 State ID Number:

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	05/14/2008	20326230

SERFF Tracking Number: CEUL-125623761 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 39011
 Company Tracking Number: AR_MMGROR_2008
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: MMGROR
 Project Name/Number: MMGROR/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/13/2008	06/13/2008
Disapproved	Rosalind Minor	05/16/2008	05/16/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Exhibit B - Rates	Rate	Velvet Giron	06/13/2008	06/13/2008
Exhibit B - Rates	Rate	Velvet Giron	06/12/2008	06/12/2008
Exhibit B - Rates	Rate	Velvet Giron	05/20/2008	05/20/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Rate Increase	Note To Filer	Rosalind Minor	06/11/2008	06/11/2008
Revised rate increase to 9%	Note To Filer	Rosalind Minor	06/09/2008	06/09/2008
Rate Sheet for the 4% rate increase	Note To Filer	Rosalind Minor	06/13/2008	

SERFF Tracking Number: CEUL-125623761 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 39011
 Company Tracking Number: AR_MMGROR_2008
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: MMGROR
 Project Name/Number: MMGROR/

Disposition

Disposition Date: 06/13/2008

Implementation Date:

Status: Approved-Closed

Comment: At your request, we have re-opened this filing and reconsidered your request for a rate increase.

Effective on this date, we are approving a 5% rate increase for 2008 and a 4% rate increase to be effective in 2009. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

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:
Central United Life Insurance Company	15.000%	\$380	3	\$2,533	15.000%	15.000%	15.000%

SERFF Tracking Number: CEUL-125623761 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 39011
 Company Tracking Number: AR_MMGROR_2008
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: MMGROR
 Project Name/Number: MMGROR/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Rate (revised)	Exhibit B - Rates	Approved-Closed	No
Rate	Exhibit B - Rates	Withdrawn	No
Rate	Exhibit B - Rates	Withdrawn	No
Rate	Exhibit B - Rates	Withdrawn	No

SERFF Tracking Number: CEUL-125623761 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 39011
 Company Tracking Number: AR_MMGROR_2008
 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other
 Product Name: MMGROR
 Project Name/Number: MMGROR/

Disposition

Disposition Date: 05/16/2008

Implementation Date:

Status: Disapproved

Comment: Based on the fact that the policyholders received a 50% rate increase last year, the Arkansas experience is not creditable and the impact that another increase would have on the insureds, our Department is DISAPPOVING your request for a rate increase.

Thank you for your understanding in this matter.

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:
Central United Life Insurance Company	15.000%	\$380	3	\$2,533	15.000%	15.000%	15.000%

SERFF Tracking Number: CEUL-125623761 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 39011
 Company Tracking Number: AR_MMGROR_2008
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: MMGROR
 Project Name/Number: MMGROR/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Rate (revised)	Exhibit B - Rates	Approved-Closed	No
Rate	Exhibit B - Rates	Withdrawn	No
Rate	Exhibit B - Rates	Withdrawn	No
Rate	Exhibit B - Rates	Withdrawn	No

SERFF Tracking Number: CEUL-125623761 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 39011
 Company Tracking Number: AR_MMGROR_2008
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: MMGROR
 Project Name/Number: MMGROR/

Amendment Letter

Amendment Date:
 Submitted Date: 06/13/2008

Comments:

Dear Rosalind:

Please find attached the correct version for 2009, as requested.

Sincerely,

Velvet

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Exhibit B - Rates	6802-80, A6308, N76XX	Revised	Previous State Filing Number: n/a	Revised Rate Sheet 5% 2008.pdf
Revised Rate Sheet 4% 2009.pdf	Revised Rate Sheet 5% 2008.pdf			
	Revised Rate Sheet 4% 2009.pdf			

SERFF Tracking Number: CEUL-125623761 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 39011
 Company Tracking Number: AR_MMGROR_2008
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: MMGROR
 Project Name/Number: MMGROR/

Amendment Letter

Amendment Date:
 Submitted Date: 06/12/2008

Comments:

Dear Rosalind:

Thank you for your continued consideration of this rate increase filing. The Company has agreed with 9% Rate Increase to be implemented over a two year period, as you indicated in your note dated 06-11-2008.

Please note that a Revised Rate Sheet reflecting 5% in 2008 and 4% in 2009 has been uploaded.

Sincerely,

Velvet Giron

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Exhibit B - Rates	6802-80, A6308, N76XX	Revised	Previous State Filing Number: n/a	Revised Rate Sheet 5% 2008.pdf
Revised Rate Sheet 4% 2009.pdf	Revised Rate Sheet 5% 2008.pdf			
	Revised Rate Sheet 4% 2009.pdf			

SERFF Tracking Number: CEUL-125623761 *State:* Arkansas
Filing Company: Central United Life Insurance Company *State Tracking Number:* 39011
Company Tracking Number: AR_MMGROR_2008
TOI: H16I Individual Health - Major Medical *Sub-TOI:* H16I.005C Individual - Other
Product Name: MMGROR
Project Name/Number: MMGROR/

Note To Filer

Created By:

Rosalind Minor on 06/11/2008 01:00 PM

Subject:

Rate Increase

Comments:

This will acknowledge our telephone conversation with respect to the 9% increase. Our Department will consider the 9% to be implemented over a two year period. Example: 5% this year and 4% next year.

If you wish to accept this condition, please advise.

SERFF Tracking Number: CEUL-125623761 *State:* Arkansas
Filing Company: Central United Life Insurance Company *State Tracking Number:* 39011
Company Tracking Number: AR_MMGROR_2008
TOI: H16I Individual Health - Major Medical *Sub-TOI:* H16I.005C Individual - Other
Product Name: MMGROR
Project Name/Number: MMGROR/

Note To Filer

Created By:

Rosalind Minor on 06/09/2008 01:58 PM

Subject:

Revised rate increase to 9%

Comments:

We have considered your reequest for a 9% rate increase on this submission. We are willing to approved the 9% under the condition that our Department will not consider another increase on this block of business next year.

If you wish to accept this condition, please advise.

SERFF Tracking Number: CEUL-125623761 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 39011
 Company Tracking Number: AR_MMGROR_2008
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: MMGROR
 Project Name/Number: MMGROR/

Amendment Letter

Amendment Date:
 Submitted Date: 05/20/2008

Comments:

Dear Ms. Minor:

This is in response to your note dated May 16, 2008. We realize your concern, however, the average premium in Arkansas is still lower than nationwide by 9%. We are willing to reduce our rate increase from 15% to 9%, so this can at least make AR and US premium at same level.

A Revised Rate Sheet reflecting 9% has been uploaded.

Looking forward to your approval.

Sincerely,

Velvet Giron

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Exhibit B - Rates	6802-80, A6308, N76XX	Revised	Previous State Filing Number: n/a	Revised Rate Sheet 9%.pdf
Revised Rate Sheet 9%.pdf				

SERFF Tracking Number: CEUL-125623761 *State:* Arkansas
Filing Company: Central United Life Insurance Company *State Tracking Number:* 39011
Company Tracking Number: AR_MMGROR_2008
TOI: H16I Individual Health - Major Medical *Sub-TOI:* H16I.005C Individual - Other
Product Name: MMGROR
Project Name/Number: MMGROR/

Note To Filer

Created By:

Rosalind Minor on 06/13/2008 09:55 AM

Subject:

Rate Sheet for the 4% rate increase

Comments:

Velvet - Annual Premium and Proposed Prem on the 4% rate increase is correct. The annual premium should be the amount after the 5% increase. And, of course, the proposed premium should be the adjusted annual premium multiplied by 4%.

I just think the wrong premiums were inserted.