

SERFF Tracking Number: CSIN-125630032 State: Arkansas
Filing Company: Central States Indemnity Co. of Omaha State Tracking Number: 38836
Company Tracking Number:
TOI: H111 Individual Health - Disability Income Sub-TOI: H111.004 Other
Product Name: Modal Rule
Project Name/Number: /

Filing at a Glance

Company: Central States Indemnity Co. of Omaha

Product Name: Modal Rule SERFF Tr Num: CSIN-125630032 State: ArkansasLH
TOI: H111 Individual Health - Disability Income SERFF Status: Closed State Tr Num: 38836
Sub-TOI: H111.004 Other Co Tr Num: State Status: Approved-Closed
Filing Type: Rate Co Status: Reviewer(s): Rosalind Minor
Author: Michele Guetterman Disposition Date: 05/05/2008
Date Submitted: 04/30/2008 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 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: Group Market Type:
Filing Status Changed: 05/05/2008
State Status Changed: 05/05/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Modal Rule

Company and Contact

Filing Contact Information

Michele Guetterman, Compliance and Legal mguetterman@csi-omaha.com
Coordinator

SERFF Tracking Number: CSIN-125630032 State: Arkansas
Filing Company: Central States Indemnity Co. of Omaha State Tracking Number: 38836
Company Tracking Number:
TOI: H111 Individual Health - Disability Income Sub-TOI: H111.004 Other
Product Name: Modal Rule
Project Name/Number: /

1212 N 96th Street (402) 997-8389 [Phone]
Omaha, NE 68114

Filing Company Information

Central States Indemnity Co. of Omaha	CoCode: 34274	State of Domicile: Nebraska
1212 N 96th Street	Group Code:	Company Type: P&C and A&H
Omaha, NE 68134	Group Name:	State ID Number:
(402) 997-8000 ext. [Phone]	FEIN Number: 47-0591908	

SERFF Tracking Number: CSIN-125630032 State: Arkansas
Filing Company: Central States Indemnity Co. of Omaha State Tracking Number: 38836
Company Tracking Number:
TOI: H111 Individual Health - Disability Income Sub-TOI: H111.004 Other
Product Name: Modal Rule
Project Name/Number: /

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central States Indemnity Co. of Omaha	\$0.00	04/30/2008	

SERFF Tracking Number: CSIN-125630032 State: Arkansas
Filing Company: Central States Indemnity Co. of Omaha State Tracking Number: 38836
Company Tracking Number:
TOI: H111 Individual Health - Disability Income Sub-TOI: H111.004 Other
Product Name: Modal Rule
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	05/05/2008	05/05/2008

SERFF Tracking Number: CSIN-125630032 State: Arkansas
 Filing Company: Central States Indemnity Co. of Omaha State Tracking Number: 38836
 Company Tracking Number:
 TOI: H111 Individual Health - Disability Income Sub-TOI: H111.004 Other
 Product Name: Modal Rule
 Project Name/Number: /

Disposition

Disposition Date: 05/05/2008

Implementation Date:

Status: Approved-Closed

Comment:

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 States Indemnity Co. of Omaha	%	\$		\$	%	%	%

SERFF Tracking Number: CSIN-125630032 State: Arkansas
 Filing Company: Central States Indemnity Co. of Omaha State Tracking Number: 38836
 Company Tracking Number:
 TOI: H111 Individual Health - Disability Income Sub-TOI: H111.004 Other
 Product Name: Modal Rule
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Rate	Premium Modal Rule	Approved-Closed	Yes

SERFF Tracking Number: CSIN-125630032 State: Arkansas
 Filing Company: Central States Indemnity Co. of Omaha State Tracking Number: 38836
 Company Tracking Number:
 TOI: H111 Individual Health - Disability Income Sub-TOI: H111.004 Other
 Product Name: Modal Rule
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: serff
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: Neutral
Effective Date of Last Rate Revision:
Filing Method of Last Filing: paper copy

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):
Central States Indemnity Co. of Omaha	%	%				%	%

SERFF Tracking Number: CSIN-125630032 State: Arkansas
 Filing Company: Central States Indemnity Co. of Omaha State Tracking Number: 38836
 Company Tracking Number:
 TOI: H111 Individual Health - Disability Income Sub-TOI: H111.004 Other
 Product Name: Modal Rule
 Project Name/Number: /

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed	Premium Modal Rule	Form 11777	New		Form 11777 - Modal Rule.pdf

Central States Indemnity Co. of Omaha

Premium Modal Rule

Annual Premium: 11 x Monthly Premium

Semi-Annual Premium: 5.7 x Monthly Premium

Quarterly Premium: 3 x Monthly Premium

Monthly Premium: 1 x Monthly Premium

SERFF Tracking Number: CSIN-125630032 State: Arkansas
Filing Company: Central States Indemnity Co. of Omaha State Tracking Number: 38836
Company Tracking Number:
TOI: H111 Individual Health - Disability Income Sub-TOI: H111.004 Other
Product Name: Modal Rule
Project Name/Number: /

Supporting Document Schedules

Bypassed -Name: Health - Actuarial Justification **Review Status:** Approved-Closed 05/05/2008
Bypass Reason: Modal Rule filing only.
Comments:

Satisfied -Name: Cover Letter **Review Status:** Approved-Closed 05/05/2008
Comments:
Attachment:
AR A&H Letter #1.pdf



Central States Indemnity

April 30, 2008

Arkansas Insurance Department
1200 W. Third St.
Little Rock, AR 72201

ATTN: Accident & Health Division

RE: Central States Indemnity Co. of Omaha
NAIC No. 031-34274
Loss of Income Insurance
Form 11777 – Premium Modal Rule

Ladies/Gentlemen:

Form 11777, Premium Modal Rule, is being submitted for your review and approval. An effective date coinciding with your date of approval is requested. Form 11777 is new and does not replace any previously approved forms. The form has been filed and is currently pending in Nebraska, our state of domicile.

Form 11777 will be used with the following loss of income forms and monthly premium rate schedules previously approved by the A&H Division:

<u>Form</u>	<u>Description</u>	<u>Rate Schedule</u>	<u>Approval Date</u>
11615	Loss of Income Insurance Policy	CR-853	November 14, 2001
11611 AR	Family Leave Rider	CR-848	November 14, 2001
11612 AR	Accidental Death Rider	CR-849	November 14, 2001
11755	Accidental Injury Disability Rider	CR-902	September 20, 2006

Should you have any questions or require additional information, please call me at (800) 543-6241 extension 8389 or you may send an email to mguetterman@csi-omaha.com.

Sincerely,

Michele Guetterman, FLMI, GBA, AIRC, AIAA, HIA, MHP, ACS
Central States Indemnity Co. of Omaha
1212 N. 96th St.
Omaha, NE 68114
(402) 997-8389

Enc.

Central States Indemnity Co. of Omaha
P.O. Box 34888 Omaha, Nebraska 68134-0888