

SERFF Tracking Number: USHG-125738978 State: Arkansas
Filing Company: Freedom Life Insurance Company of America State Tracking Number: 39659
Company Tracking Number: FIRST DIAGNOSIS-AR-2008
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002 Dread Disease
Limited Benefit
Product Name: FLICA Individual Limited Benefit First Occurrence Heart Attack/Cancer
Project Name/Number: 2008 Firt Diagnosis Heart Attack/Cancer Rate Filing/

Filing at a Glance

Company: Freedom Life Insurance Company of America

Product Name: FLICA Individual Limited Benefit SERFF Tr Num: USHG-125738978 State: ArkansasLH

First Occurrence Heart Attack/Cancer

TOI: H071 Individual Health - Specified Disease SERFF Status: Closed

State Tr Num: 39659

- Limited Benefit

Sub-TOI: H071.002 Dread Disease

Co Tr Num: FIRST DIAGNOSIS-
AR-2008

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Author: Cecelia Marshall

Disposition Date: 07/18/2008

Date Submitted: 07/18/2008

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2008 Firt Diagnosis Heart Attack/Cancer Rate Filing

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: not required to be
filed in domicile state

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 9%

Group Market Type:

Filing Status Changed: 07/18/2008

State Status Changed: 07/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Freedom Life Insurance Company of America

FEIN # 61-1096685

NAIC # 62324

SERFF Tracking Number: USHG-125738978 State: Arkansas
Filing Company: Freedom Life Insurance Company of America State Tracking Number: 39659
Company Tracking Number: FIRST DIAGNOSIS-AR-2008
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002 Dread Disease
Limited Benefit
Product Name: FLICA Individual Limited Benefit First Occurrence Heart Attack/Cancer
Project Name/Number: 2008 Firt Diagnosis Heart Attack/Cancer Rate Filing/

Individual Limited Benefit First Occurrence Heart Attack/Cancer
Rate Revision Request - Policy Form(s) – FD-95, HRT-4/94, PLAN#C100, RTC-95

We are requesting a revision to rates nationwide for the above referenced forms. Enclosed is an Actuarial Memorandum that supports our rate revision request, the proposed rates and state required forms (if any).

The proposed effective date is contingent on state approval of the rate revision or thereafter taking into consideration policyholder notification guidelines in your state.

The number of policies affected, and the annualized premium, are shown in Exhibit II and III respectively.

Company and Contact

Filing Contact Information

Cecelia Marshall, marshallc@ushealthgroup.com
3100 Burnett Plaza (817) 878-3745 [Phone]
Fort Worth, TX 76102

Filing Company Information

Freedom Life Insurance Company of America CoCode: 62324 State of Domicile: Texas
3100 Burnett Plaza Group Code: 839 Company Type: Accident, Life and Health
801 Cherry Street, Unit 33
Fort Worth, TX 76102 Group Name: State ID Number:
(817) 878-3328 ext. [Phone] FEIN Number: 61-1096685

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:

SERFF Tracking Number: USHG-125738978 State: Arkansas
Filing Company: Freedom Life Insurance Company of America State Tracking Number: 39659
Company Tracking Number: FIRST DIAGNOSIS-AR-2008
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002 Dread Disease
Limited Benefit
Product Name: FLICA Individual Limited Benefit First Occurrence Heart Attack/Cancer
Project Name/Number: 2008 Firt Diagnosis Heart Attack/Cancer Rate Filing/

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Freedom Life Insurance Company of America	\$100.00	07/18/2008	21485981

SERFF Tracking Number: USHG-125738978 State: Arkansas
Filing Company: Freedom Life Insurance Company of America State Tracking Number: 39659
Company Tracking Number: FIRST DIAGNOSIS-AR-2008
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002 Dread Disease
Limited Benefit
Product Name: FLICA Individual Limited Benefit First Occurrence Heart Attack/Cancer
Project Name/Number: 2008 Firt Diagnosis Heart Attack/Cancer Rate Filing/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/18/2008	07/18/2008

SERFF Tracking Number: USHG-125738978 State: Arkansas
 Filing Company: Freedom Life Insurance Company of America State Tracking Number: 39659
 Company Tracking Number: FIRST DIAGNOSIS-AR-2008
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002 Dread Disease
 Product Name: FLICA Individual Limited Benefit First Occurrence Heart Attack/Cancer
 Project Name/Number: 2008 Firt Diagnosis Heart Attack/Cancer Rate Filing/

Disposition

Disposition Date: 07/18/2008

Implementation Date:

Status: Approved-Closed

Comment: We have approved a 9% level rate increase on the above referenced form. 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:
Freedom Life Insurance Company of America	9.000%	\$189,636	269	\$173,978	%	%	9.000%

SERFF Tracking Number: USHG-125738978 State: Arkansas
 Filing Company: Freedom Life Insurance Company of America State Tracking Number: 39659
 Company Tracking Number: FIRST DIAGNOSIS-AR-2008
 TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002 Dread Disease
 Limited Benefit
 Product Name: FLICA Individual Limited Benefit First Occurrence Heart Attack/Cancer
 Project Name/Number: 2008 Firt Diagnosis Heart Attack/Cancer Rate Filing/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	Yes
Rate	2008 First Diagnosis Rate Filing	Approved-Closed	Yes

SERFF Tracking Number: USHG-125738978 State: Arkansas
 Filing Company: Freedom Life Insurance Company of America State Tracking Number: 39659
 Company Tracking Number: FIRST DIAGNOSIS-AR-2008
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002 Dread Disease
 Product Name: FLICA Individual Limited Benefit First Occurrence Heart Attack/Cancer
 Project Name/Number: 2008 Firt Diagnosis Heart Attack/Cancer Rate Filing/

Rate Information

Rate data applies to filing.

Filing Method: serff
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.000%
Effective Date of Last Rate Revision: 04/08/2004
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):
Freedom Life Insurance Company of America	9.000%	9.000%	\$189,636	269	\$173,978	%	%

SERFF Tracking Number: USHG-125738978 State: Arkansas
Filing Company: Freedom Life Insurance Company of America State Tracking Number: 39659
Company Tracking Number: FIRST DIAGNOSIS-AR-2008
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002 Dread Disease
Limited Benefit
Product Name: FLICA Individual Limited Benefit First Occurrence Heart Attack/Cancer
Project Name/Number: 2008 Firt Diagnosis Heart Attack/Cancer Rate Filing/

Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	Approved-Closed	07/18/2008
Comments:	see attached cover letter			
Attachment:	AR Cover Letter.pdf			

FREEDOM LIFE INSURANCE COMPANY OF AMERICA

3100 Burnett Plaza ♦ 801 Cherry Street, Unit 33, ♦ Fort Worth, Texas 76102 ♦ 1-800-387-9027

July 18, 2008

Dan Honey, Deputy Commissioner
Life and Health Division
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

Re: **Freedom Life Insurance Company of America**
FEIN # 61-1096685
NAIC # 62324
Individual Limited Benefit First Occurrence Heart Attack/Cancer
Rate Revision Request - Policy Form(s) – FD-95, HRT-4/94, PLAN#C100, RTC-95

Dear Deputy Commissioner Honey:

We are requesting a revision to rates nationwide for the above referenced forms. Enclosed is an Actuarial Memorandum that supports our rate revision request, the proposed rates and state required forms (if any).

The proposed effective date is contingent on state approval of the rate revision or thereafter taking into consideration policyholder notification guidelines in your state.

The number of policies affected, and the annualized premium, are shown in Exhibit II and III respectively.

Please return your acknowledgment that the revised rates have been filed or approved, if needed, for use in your state as soon as possible. Should you have any questions, or need any additional information please contact me.

Sincerely,



Cecelia Marshall
Actuarial Tech
marshallc@ushealthgroup.com
817-878-3745