

SERFF Tracking Number: AEGL-125805156 State: Arkansas
 Filing Company: Life Investors Insurance Company of America State Tracking Number: 40196
 Company Tracking Number:
 TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only
 Product Name: BPC0100 Limited Cancer
 Project Name/Number: BPC0100 Limited 15% rate increase/01CR15R7

Filing at a Glance

Company: Life Investors Insurance Company of America

Product Name: BPC0100 Limited Cancer SERFF Tr Num: AEGL-125805156 State: ArkansasLH

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed State Tr Num: 40196

- Limited Benefit

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: State Status: Approved-Closed

Only

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Author: Stephen Gwin

Disposition Date: 09/09/2008

Date Submitted: 09/08/2008

Disposition Status: Approved-Closed

Implementation Date Requested: 05/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: BPC0100 Limited 15% rate increase

Project Number: 01CR15R7

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 09/05/2008

Domicile Status Comments: Our domicile state, Iowa, approved a 15% rate increase.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 15%

Group Market Type:

Filing Status Changed: 09/09/2008

State Status Changed: 09/09/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This request is for a 15% rate increase on policies of form BPC0100 that have an annual maximum on each of chemotherapy, radiation therapy and blood benefits. Policy Form BPC01AR is state specific version of nationwide standard form BPC0100. These policies are no longer sold, so this is a closed block of business. These policies have not previously received a rate increase. Policies of this form that have unlimited benefits for chemotherapy, radiation

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 Product Name: BPC0100 Limited Cancer
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therapy and blood have received several rate increases.

Enclosed is an actuarial memorandum with inception-to-date nationwide history. An exhibit of Arkansas only experience is also enclosed. The number of policies as of April 30, 2008 affected by this increase is 7,893 nationwide and 999 in your state.

Policy form BPC0100 was issued by Bankers United Life Assurance Company. Bankers United Life Assurance Company was merged with Life Investors Insurance Company of America effective 12-31-2001.

We plan to implement this increase, subject to your review and after 60 days notice to the policyholder, beginning with the next modal premium due date on or after May 1, 2009. We received domiciliary state approval of a 15% rate increase on September 5, 2008.

Company and Contact

Filing Contact Information

Stephen Gwin, Actuary, Accident and Health sgwin@aegonusa.com
 400 West Market Street (502) 560-3008 [Phone]
 Louisville, KY 40202 (502) 560-2140[FAX]

Filing Company Information

Life Investors Insurance Company of America	CoCode: 64130	State of Domicile: Iowa
400 West Market Street	Group Code: 468	Company Type: Life and Health
14th Floor		
Louisville, KY 40202	Group Name:	State ID Number:
(502) 560-3008 ext. [Phone]	FEIN Number: 42-0191090	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	Our domicile state does not charge a fee for rate filings, so no retaliatory fee applies to this

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filing.
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Life Investors Insurance Company of America	\$50.00	09/08/2008	22345309

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/09/2008	09/09/2008

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Disposition

Disposition Date: 09/09/2008

Implementation Date:

Status: Approved-Closed

Comment: We have approved a 15% level rate increase on the above policy 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

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No

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