

SERFF Tracking Number: CEUL-125793673 State: Arkansas
Filing Company: Central United Life Insurance Company State Tracking Number: 40152
Company Tracking Number: AR_CEP350_2008
TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only
Product Name: CEP350
Project Name/Number: Cancer Pool Group CEP350/

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: CEP350 SERFF Tr Num: CEUL-125793673 State: ArkansasLH

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed State Tr Num: 40152

- Limited Benefit

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: AR_CEP350_2008 State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Author: Velvet Giron

Disposition Date: 09/19/2008

Date Submitted: 09/03/2008

Disposition Status: Approved-Closed

Implementation Date Requested: 02/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: Cancer Pool Group CEP350

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 12.5%

Filing Status Changed: 09/19/2008

State Status Changed: 09/19/2008

Corresponding Filing Tracking Number:

Filing Description:

Re:

NAIC # 61883 Central United Life Insurance

Rate Increase: Cancer Pool CEP350

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

<i>SERFF Tracking Number:</i>	<i>CEUL-125793673</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40152</i>
<i>Company Tracking Number:</i>	<i>AR_CEP350_2008</i>		
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>CEP350</i>		
<i>Project Name/Number:</i>	<i>Cancer Pool Group CEP350/</i>		

Dear Ms. Minor:

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.

The Company is requesting a 12.5% 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	vgiron@manhattanlife.com
Wortham Tower	(713) 529-0045 [Phone]
Houston, TX 99019-2100	(713) 529-9425[FAX]

Filing Company Information

Central United Life Insurance Company	CoCode: 61883	State of Domicile: Arkansas
Wortham Tower	Group Code:	Company Type:
2727 Allen Parkway		
Houston, TX 77019-2100	Group Name:	State ID Number:
(713) 529-0045 ext. [Phone]	FEIN Number: 42-0884060	

Filing Fees

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

SERFF Tracking Number: CEUL-125793673 State: Arkansas
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TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
Product Name: CEP350
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	09/03/2008	22265742

SERFF Tracking Number: CEUL-125793673 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/19/2008	09/19/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	09/08/2008	09/08/2008	Velvet Giron	09/11/2008	09/11/2008

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 Project Name/Number: Cancer Pool Group CEP350/

Disposition

Disposition Date: 09/19/2008

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 United Life Insurance Company	12.500%	\$478	424	\$3,828	12.500%	12.500%	12.500%

SERFF Tracking Number: CEUL-125793673 *State:* Arkansas
Filing Company: Central United Life Insurance Company *State Tracking Number:* 40152
Company Tracking Number: AR_CEP350_2008
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	AR Experience 2008	Approved-Closed	No
Rate	Appendix D - Rates	Approved-Closed	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/08/2008
Submitted Date 09/08/2008

Respond By Date

Dear Velvet Giron,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)
- Appendix D - Rates (Rate)

Comment: Before final review is given to your request for a 12.5% rate increase, it is requested that you provide us with a copy of the calendar year experience for Arkansas.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/11/2008
Submitted Date 09/11/2008

Dear Rosalind Minor,

Comments:

Response 1

Comments: Dear Rosalind:

As requested in your letter dated 09-08-2008, please find attached AR Experience.

Sincerely,

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Velvet Giron

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)
- Appendix D - Rates (Rate)

Comment:

Before final review is given to your request for a 12.5% rate increase, it is requested that you provide us with a copy of the calendar year experience for Arkansas.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: AR Experience 2008

Comment: Dear Rosalind:

As requested in your letter dated 09-08-2008, please find attached AR Experience.

Sincerely,

Velvet Giron

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Velvet Giron

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 29.000%
Effective Date of Last Rate Revision: 02/01/2008
Filing Method of Last Filing: SERFF (Tr Num CEUL - 125368942)

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 United Life Insurance Company	12.500%	12.500%	\$478	424	\$3,828	12.500%	12.500%