

SERFF Tracking Number: LWEL-125816195 State: Arkansas
Filing Company: Protective Life Insurance Company State Tracking Number: 40303
Company Tracking Number: 0289:200802
TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
Product Name: Individual Cancer
Project Name/Number: Individual Cancer Rate Increase/0289:200802

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: Individual Cancer SERFF Tr Num: LWEL-125816195 State: ArkansasLH

TOI: H071 Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed State Tr Num: 40303

- Limited Benefit

Sub-TOI: H071.002A Dread Disease - Cancer Only Co Tr Num: 0289:200802 State Status: Approved-Closed

Only

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Author: Rebecca Naderi

Disposition Date: 09/19/2008

Date Submitted: 09/19/2008

Disposition Status: Approved-

Closed

Implementation Date Requested: 03/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: Individual Cancer Rate Increase

Status of Filing in Domicile: Pending

Project Number: 0289:200802

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 22.2%

Group Market Type:

Filing Status Changed: 09/19/2008

State Status Changed: 09/19/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Rate increase for cancer plans providing hospital expenses, including unlimited radiation & chemotherapy benefits. Insureds accepting endorsements that limit radiation & chemotherapy benefits will be charged the lower approved rates for policies with endorsements.

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Product Name: *Individual Cancer*
Project Name/Number: *Individual Cancer Rate Increase/0289:200802*

Company and Contact

Filing Contact Information

(This filing was made by a third party - lewisandellisincorporated)

Brian Stentz, Actuary bstentz@lewisellis.com
 2929 N. Central Expy. (972) 850-0838 [Phone]
 Richardson, TX 75080 (972) 850-0868[FAX]

Filing Company Information

Protective Life Insurance Company	CoCode: 68136	State of Domicile: Tennessee
2801 Hwy. 280	Group Code: -99	Company Type:
Birmingham, AL 35202	Group Name:	State ID Number:
(800) 265-1545 ext. [Phone]	FEIN Number: 63-0169720	

Filing Fees

Fee Required? Yes
 Fee Amount: \$0.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$50.00	09/19/2008	22609202

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Correspondence Summary

Dispositions

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

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Disposition

Disposition Date: 09/19/2008

Implementation Date:

Status: Approved-Closed

Comment: We have approved a 22.2%average 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

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:
Protective Life Insurance Company	22.200%	\$39,973	29	\$180,400	25.000%	16.000%	22.200%

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

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Rate Information

Rate data applies to filing.

Filing Method: Serff
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 25.000%
Effective Date of Last Rate Revision: 03/01/2008
Filing Method of Last Filing: Serff

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):
Protective Life Insurance Company	22.200%	22.200%	\$39,973	29	\$180,400	25.000%	16.000%