

SERFF Tracking Number: CEUL-125920546 State: Arkansas
Filing Company: Central United Life Insurance Company State Tracking Number: 41066
Company Tracking Number: AR_LOG LTC_2008
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: LOG Long Term Care
Project Name/Number: LOG Long Term Care/

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: LOG Long Term Care

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.003 Other

Filing Type: Rate

SERFF Tr Num: CEUL-125920546

SERFF Status: Closed

Co Tr Num: AR_LOG LTC_2008

Co Status:

Author: Velvet Giron

Date Submitted: 12/03/2008

State: ArkansasLH

State Tr Num: 41066

State Status: Approved-Closed

Reviewer(s): Harris Shearer

Disposition Date: 01/12/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: LOG Long Term Care

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 10%

Filing Status Changed: 01/12/2009

State Status Changed: 01/12/2009

Corresponding Filing Tracking Number:

Filing Description:

Re:

NAIC # 61883 Central United Life Insurance

Formerly Life Insurance Company of Georgia

Rate Increase: Long Term Care Policies

Form Numbers: 0430

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

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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. These policies were written by Life Insurance Company of Georgia. The block of business was purchased by Central United Life Insurance Company in 2005.

The Company is requesting a 10% rate increase. The increase will be applied uniformly to all policyholders within the state.

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? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	12/03/2008	24305585

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor (FM)	01/12/2009	01/12/2009

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Disposition

Disposition Date: 01/12/2009

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	10.000%	\$78	1	\$781	10.000%	10.000%	10.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	Exhibit B - Rates	Approved-Closed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.000%
Effective Date of Last Rate Revision: 07/01/2007
Filing Method of Last Filing: SERFF (State Tr Num 32789)

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	10.000%	10.000%	\$78	1	\$781	10.000%	10.000%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed	Exhibit B - Rates	0430	Revised	Previous State Filing Number: 32789 Percent Rate Change Request: 10	AR-Exhibit B - Rates.pdf

Exhibit B - Current and Proposed Premiums

Pool Group: LOG Long Term Care

as of 09/30/08

Block	Forms	State	Policy	Annu Prem	Inc. %	Proposed Prem
120	0430	AR	K018455000	781.08	10%	859.19
	State	AR	1	781	10%	859
	Avg. Prem			781		859
	United States		274	328,538	10%	361,391
	Avg. Prem			1,199		1,319