

SERFF Tracking Number: CEUL-126311542 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 43655
 Company Tracking Number: AR_HSGROR_2009
 TOI: H15I Individual Health - Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical
 Hospital/Surgical/Medical Expense Expense
 Product Name: HSGROR
 Project Name/Number: Hospital/Surgical/Medical Expense /

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: HSGROR SERFF Tr Num: CEUL-126311542 State: Arkansas
 TOI: H15I Individual Health - SERFF Status: Closed-Approved- State Tr Num: 43655
 Hospital/Surgical/Medical Expense Closed
 Sub-TOI: H15I.001 Health - Co Tr Num: AR_HSGROR_2009 State Status: Approved-Closed
 Hospital/Surgical/Medical Expense
 Filing Type: Rate

Reviewer(s): Rosalind Minor
 Author: Velvet Giron Disposition Date: 10/02/2009
 Date Submitted: 10/01/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Hospital/Surgical/Medical Expense
 Project Number:
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 10%
 Filing Status Changed: 10/02/2009

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 10/02/2009
 Created By: Velvet Giron
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Velvet Giron

Filing Description:

Re:

NAIC # 61883 Central United Life Insurance

Rate Increase: Pool Group HSGROR

Enclosed for filing, please find our proposed rate increase for Pool Group HSGROR. This Pool Group is composed of Hospital Surgical policies that are Guaranteed Renewable or Optionally Renewable.

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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.

The Company is requesting a 10% 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] 5109 [Ext]
 2727 Allen Parkway 713-529-9425 [FAX]
 Suite 500
 Houston, TX 99019-2100

Filing Company Information

Central United Life Insurance Company CoCode: 61883 State of Domicile: Arkansas
 Wortham Tower Group Code: Company Type:
 2727 Allen Parkway Group Name: State ID Number:
 Suite 500 FEIN Number: 42-0884060
 Houston, TX 77019-2100
 (713) 529-0045 ext. [Phone]

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	10/01/2009	30983600

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/02/2009	10/02/2009

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Disposition

Disposition Date: 10/02/2009

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 10% level rate increase on this submission. 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 a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Central United Life Insurance Company	10.000%	10.000%	\$1,240	39	\$12,402	10.000%	10.000%

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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: 02/01/2008
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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Central United Life Insurance Company	10.000%	10.000%	\$1,240	39	\$12,402	10.000%	10.000%